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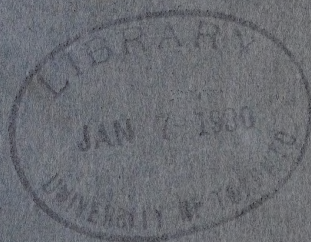
DEPARTMENT OF LABOUR
CANADA

Minister, Hon. PETER HEENAN

Deputy Minister, H. H. WARD

OLD AGE PENSIONS
IN
CANADA


Together with a Summary of Old Age Pension Systems
in Other Countries



DECEMBER, 1929

OTTAWA
F. A. ACLAND
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1929

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OLD AGE PENSIONS IN CANADA

INTRODUCTION

Chapter I of this volume contains a résumé of activities of the Parliament of Canada pertaining to old age pensions, together with a short history of old age pension legislation in the various provinces. Generally the provincial Acts are alike in that each of them authorizes the Lieutenant-Governor in Council to enter into an agreement with the Governor in Council as to the payment of old age pensions in accordance with the terms and provisions of the Dominion Act and the regulations made thereunder. Payment of old age pensions in British Columbia and Saskatchewan is made from Consolidated Provincial Revenue. The Manitoba Act provides for a special levy on the municipalities of fifty per cent of the amount payable for old age pensions, the other fifty per cent being recovered by the province from the Dominion Government. In Alberta the provincial Act provides that ten per cent of the amount payable for pensions in each municipality shall be repaid to the provincial treasury by such municipality. Fifty per cent is repaid by the Dominion, leaving a balance of forty per cent to be provided for from the provincial exchequer. In Ontario the proportion is fifty per cent from the Dominion, thirty per cent from the province and twenty per cent from the municipalities, except in the provisional judicial districts where no municipal or local contribution is required.

Chapter II is a history of the administration of old age pensions in Canada from the time of the adoption of the Dominion scheme by the province of British Columbia in 1927 until September 30, 1929, when the system had been adopted by four other provinces, Alberta, Manitoba, Ontario and Saskatchewan, and had been made effective in the Northwest Territories by Dominion Order in Council. It is of interest to note that the scheme of administration in Ontario differs materially from that of the other provinces in that it provides for the establishment of local boards, which boards are charged with the consideration of all applications for old age pensions in the first instance. From any decision of this board an appeal may be made to a central authority in Toronto. This central body is charged with the payment of all pensions. In Alberta a Board of Review is established, the duties of which board are to investigate cases brought to its attention by the pension authority and issue a ruling accordingly.

Chapter III is a summary of the old age pension systems in force in other countries. This information is taken mostly from the reports of the parliamentary committees established during the sessions of 1924 and 1925, together with such later data as became available in the library of the Department of Labour.

Chapter IV contains the texts of the Dominion and provincial Acts, the Dominion and provincial regulations, and the agreements made between the Dominion Government and the Governments of the provinces.

Chapter V lists the names and addresses of the Dominion and provincial officials by whom old age pensions are administered in Canada.

I.—Legislation

DOMINION

The subject of old age pensions has received the attention of the Canadian Parliament at various times in the course of the past twenty years. During the session of 1906-07 the following resolution was introduced in the House of Commons:—

That in the opinion of this House the subject of improving the condition of the aged, deserving poor, and of providing for those of them who are helpless and infirm, is worthy of and should receive the early and careful attention of the government and of parliament.

The motion was debated at some length and withdrawn.

On February 3, 1908, after considerable discussion, the House of Commons adopted the following motion:—

That a select committee of nine be appointed to inquire into and consider a scheme or schemes by state aid or otherwise for making provisions for the aged and deserving poor, with special regard in case of any proposals of which they may approve, to their cost and probable financial results, and that the committee have power to send for persons, papers and records, and to examine witnesses on oath and affirmation.

On February 10 of the same year on motion of Sir Wilfred Laurier the following committee was appointed: Messrs. Lemieux, McIntyre (South Perth), Sinclair, Ralph Smith, McKenzie, Verville, Monk, Pringle and McCarthy (Calgary).

On July 11 the Hon. Rodolphe Lemieux, Postmaster General, stated that there had been three sittings of this committee before the morning sessions of the House began and that in as much as the business of the House had become strenuous it was found impossible to reconvene the committee during that session. Mr. Lemieux further stated that he had arranged with Mr. Blue, Dominion Statistician, Professor Shortt, Mr. Acland and Mr. Mackenzie King (who unfortunately was absent when the committee sat) to prepare some evidence which would be available and that the work of the committee might well be resumed during the next session of Parliament when favourable progress might be made.

Following the discussion of a resolution on Government Annuities agreed to by the House of Commons on the 10th of March, 1908, the Hon. W. S. Fielding, Minister of Finance, introduced a Bill to authorize the issue of Government Annuities for Old Age. This Bill went through the committee stage and was passed by the House of Commons on July 6, 1908. Some slight amendments were made by the Senate during that session when the Act was finally passed and it is now known as the "Government Annuities Act," R.S.C. 1927, chapter 7.

On January 24, 1912, the House of Commons adopted the following resolution:—

That in the opinion of this House, it is expedient that a Select Special Committee should be appointed by this House to make an inquiry into an Old Age Pension System for Canada, with power to send for persons, papers and records, and to report from time to time.

On January 31 on the motion of the Right Hon. Mr. Borden the following were appointed as members of this committee: Messrs. Burnham, Bradbury, Buchanan, Carroll, Currie, Goodeve, Guthrie, Jameson,

Macdonald, Mondou, Verville and W. T. White. Four sittings of the committee were held during this session and on March 25, 1912, the committee presented the following report:—

Your committee has received many communications in answer to a circular letter addressed to clerks of municipal councils, and to secretaries of trades and labour councils, etc., throughout Canada and elsewhere. It has also examined witnesses, but it has not been able to arrive at proper conclusions respecting this important subject owing to lack of time. Further information has been requested by members of the committee which it has not yet had time to gather.

Your committee would therefore recommend that further information in respect of the operation of Old Age Pension Systems in Canada and other countries be asked for and prepared by the clerk of the committee, and also that he file all communications received in connection therewith.

Your committee also begs leave to present the evidence it has taken, which is hereto appended.

(For the evidence, etc., accompanying this report, see Appendix to Journals, No. 2.)

During the next session of Parliament the same committee was appointed to make an inquiry into an old age pension system for Canada, with power to send for persons, papers and records and to report from time to time. The committee held fifteen sittings and examined many witnesses and a large amount of data and on May 22, Mr. Burnham moved that its report be adopted by the House. The report was in the terms following:—

Your committee has held this session fifteen meetings, and has examined forty-one witnesses, fifteen representing agricultural occupations officially and otherwise, fourteen representing industrial occupations officially and otherwise, and twelve representing officially provincial, governmental and public institutions, municipalities and voluntary and religious societies, for the purpose of taking evidence with respect to economic and social conditions in Canada.

As will be noticed the witnesses have come from all parts of Canada. In addition, your committee has sent out a circular letter to one hundred and fifty-six wardens in the counties in Canada, setting out the objects of your committee, and requesting replies thereto. Up to date, sixty replies have been received. All these are in addition to what was done last year as embodied in the first part of the report herewith presented.

Your committee has also collected valuable information from British, and other governments in addition to that obtained last year relating to pension systems for the aged deserving poor.

Reports of the evidence taken in detail have been distributed to members of both Houses of Parliament, the press, etc., from time to time.

Following the course which the committee of 1911-12 adopted further information will be sought by your committee if reappointed by your House of Commons next session. It is expected that it will be possible to close the enquiry and the taking of evidence at an early date.

Your committee would therefore recommend that the clerk of the committee be permitted to send out communications as directed by your committee and that he classify and file all correspondence concerning such communications.

Your committee also beg leave to present the evidence it has taken, which is hereto appended, and respectfully request that the memoranda comprising the evidence, minutes of proceedings, exhibits, reports, correspondence, communications, etc., be printed as an appendix to the Journals of the House, of 1912-13, and that one thousand additional copies in English and four hundred additional copies in French, of the same, be printed and bound, for distribution.

Your committee desires to recognize the faithful services of its secretary who did a great deal of extra work in connection with the preparation of a Memorandum on Old Age Pensions, dated October, 1912.

(For the evidence accompanying this report see Appendix to Journals, No. 4.)

During the 1914 session Mr. Geo. W. Kyte (Richmond) moved:—

That in the opinion of this House an Old Age Pension System for Canada should be inaugurated.

There was considerable debate on this motion and references were made to the evidence taken by the special committee during the preceding session.

However, the policy of the then Government on this subject was expressed in the following terms by Hon. Thos. White (Minister of Finance) who moved the adjournment of the debate:—

But my view is that, having regard to all the considerations I have mentioned—the state of public opinion in the matter and the obligations that will devolve upon Canada to furnish money for the development of the country, its coasts, waterways, transportation routes and public buildings—having regard to all these considerations and the fact that Canada can be differentiated without difficulty from other countries that have successfully adopted old age pension systems, I am of the view, and the Government is of the view, that the legislation contemplated by this resolution is premature and in advance of necessity and public opinion.

From 1914 to 1921 there were no further references in Parliament to old age pensions. The problems of world war and, at its close, civil re-establishment, became matters of paramount importance to the Government and to Parliament. At the opening of the session of 1921 on February 14, the Speech from the Throne contained the following statement:—

An investigation is being conducted by the Department of Labour into systems of unemployment insurance and old age pensions.

Nothing further was done by Parliament during that session. On May 1, 1922, Parliament agreed to the following motion by Mr. J. E. Fontaine (Hull):—

That in the opinion of this House, the Dominion Government should consider the advisability of devising ways and means for the establishment of a system of old age pensions in Canada.

During the 1923 session the matter was discussed in the House of Commons with particular reference to the question of jurisdiction as between Parliament and the provincial legislatures, and on April 29, 1924, the Prime Minister moved:—

That a special committee be appointed to make an inquiry into an old age pension system in Canada, with power to send for persons, papers and records and to report from time to time and that the said committee do consist of the following named members, namely: Messrs. Fontaine, Irvine, Logan, McConica, Munro, Neill, Preston, Raymond, Robichaud, Sexsmith, Spence, and St. Pere.

This motion was agreed to by the House. On July 1, 1924, the Chairman of this Special Committee (Mr. W. G. Raymond, Brantford), presented the following final report to Parliament:—

Your committee has inquired into the systems which are in operation in England, Australia, New Zealand, and certain other countries; examined witnesses, carefully considered their suggestions, and compared the information obtained from thirty-one municipalities throughout Canada, in reply to a questionnaire sent to one hundred and thirty-five mayors of cities and towns in every province.

This question has been before this House at different times since 1907, but no definite recommendation was made by any of the committees to which it was referred.

After careful consideration of the information obtained from the sources enumerated, your committee respectfully recommends:—

1. That an old age pension system be established at the earliest possible date for deserving indigent persons of seventy (70) years of age and upwards.

2. That applicants for pensions must be British subjects of at least twenty (20) years' residence in Canada, or naturalized subjects of at least fifteen (15) years' naturalization and twenty-five (25) years' residence.

3. (a) That the maximum rate of pension be twenty (\$20) dollars per month, which would be lessened by private income or partial ability to earn;

(b) That one-half the amount of pension payable be borne by the federal Government; the other half, by the provincial Government of such provinces as express by legislation their desire to adopt the system—the cost of administration to be borne by the provincial governments.

Your committee has estimated that under such a system there would be approximately 98,841 eligible pensioners, and that if all of these were to receive the maximum rate of pension, namely, twenty (\$20) dollars per month, the federal Government's portion of the total yearly expenditure would amount to \$11,860,920. This amount, however, would be reduced by any private income or partial earnings.

Your committee further recommends that the Government communicate with the various provincial governments to ascertain if they are disposed to adopt the above system and enact the necessary legislation.

Your committee also begs to recommend that its proceedings, together with the evidence taken, be printed as an appendix to the Journals of this House.

For the information of the House, a copy of the proceedings and evidence, a synopsis of the communications received from the municipalities, and a statement of the expectation of life prepared by the Department of Insurance, are appended to this report.

All of which is respectfully submitted.

W. G. RAYMOND,
Chairman.

On July 16 in replying to a question as to the attitude of the Government in connection with this report the Prime Minister stated:—

The report of the committee to which my honourable friend refers, I think, contemplated that any action by this Parliament would be contingent upon co-operative action on the part of the provinces. The Government intends during the recess to communicate to the provincial governments the report which the committee has brought down and ascertain for the information of Parliament what action, if any, they are prepared to take with reference to those recommendations.

On May 1, 1925, the House of Commons adopted the following motion by the Prime Minister:—

That a special committee be appointed to make an inquiry into an old age pension system for Canada, with power to send for persons, papers and records and to report from time to time, and that the said committee do consist of the following named members, namely: Messrs. Fontaine, Irvine, Logan, McConica, Munro, Neill, Preston, Raymond, Robichaud, Sexsmith, Spence and St. Pere, and that there be referred to such committee for examination and report the correspondence which has occurred since the last session between the several provincial governments.

On June 16, Mr. W. G. Raymond, Chairman of the Special Committee, presented to the House the following report:—

Your committee has given careful consideration to the aforesaid correspondence, and also to the correspondence more recently received from premiers and ministers of several provinces. Briefly, the views of the several provincial governments are as follows:—

1. *New Brunswick*.—Under date of May 23, 1925, the Premier (Hon. Mr. Veniot) writes: "This province is now considering the establishment of what is known as widow's pension, and we are not prepared to take any decision in the matter of an old age pension. While I do not disapprove of the old age pension, and feel that it would be a good thing, yet it would be impossible for me to commit the Province to any action in this matter at the present moment."

2. *Quebec*.—Under date of February 17, 1925, the Minister of Public Works and Labour (Hon. Mr. Galipeault) writes: "On the occasion of the recent visit of the delegates of the Trades and Labour Congress of Canada, this question was taken up and, although it was not submitted in the regular way to the Cabinet, I understood from the remarks of my colleagues, that it could be no question for the province of Quebec, considering the obligations actually imposed upon it, of adopting a law which would take care of the old age pensions in this province."

3. *Nova Scotia*.—Under date of June 2, 1925, the Premier (Hon. Mr. Armstrong) writes: "In view of the importance of the subject-matter, and the lack of an opportunity to fully consider the same, I was instructed to advise you that without a further and better understanding of the subject-matter and without an opportunity to fully discuss it with your committee, no action would be taken upon the matter at present."

4. *Prince Edward Island*.—Under date of May 22, 1925, the Premier (Hon. Mr. Stewart) writes: "In this province, as you probably are aware, except in the towns, we have no municipal government, consequently all assistance to indigent and aged persons is furnished directly by the provincial government either in the Provincial Infirmary or by monthly contributions to private persons who become responsible for their support. I have read over your letter and the accompanying report with interest. I shall place the matter before my government at its next meeting and will then advise you of its decision."

5. *Ontario*.—Under date of November 24, 1924, the Premier (Hon. Mr. Ferguson) writes: "I shall be glad to consider the matter."

6. *Manitoba*.—Under date of February 25, 1925, the Attorney General (Hon. Mr. Craig) writes: "We are in the midst of our Session just now with the multiplicity of matters requiring immediate disposition. I shall, however, take the matter up with the Premier and the Minister of Public Welfare at the earliest opportunity."

7. *Saskatchewan*.—Under date of November 19, 1924, the Minister of Labour and Industries (Hon. Mr. Gardner) writes: "The Government of Saskatchewan is of opinion that an old age pension scheme for Canada can best be adopted by the Federal Government alone. There would seem to be so much difficulty in the way of providing any scheme that would be suitable to all the nine provinces of Canada as to make it almost impossible, and it will be readily understood that if any number of the provinces were to remain out, it would be almost impossible to adopt any scheme that would not subject those provinces within the arrangement to considerable expense that should rightfully be borne by those outside the scheme. While we are disposed to think that an old age pension scheme should be undertaken, the difficulties in the way of the suggested scheme appear almost, if not entirely, insurmountable."

8. *Alberta*.—Under date of June 2, 1925, the Acting Premier (Hon. George Hoadley) writes: "This Government has reviewed the recommendations of the committee and approve the general principle of old age pensions. We are not prepared, however, to accept the recommendations of the committee. The three main objections are: (1) We believe that the Federal Government should assume a larger share in the financing of an old age pension scheme as it is more a federal obligation than a provincial one; (2) we are not satisfied that a *non-contributing* scheme is the best one; and (3) there is no guarantee that the Federal Government would continue for a definite time to carry out the mutual arrangements with respect to financing the scheme."

9. *British Columbia*.—Under date of February 5, 1925, the Minister of Labour (Hon. Mr. Manson) writes: "This matter has been carefully considered by the Government and also by the Provincial Legislature at its last session, and the consensus of opinion is that the matter of old age pensions is one entirely in the sphere of the Federal Parliament and this Government does not concur in the suggestion made by the committee that a portion of the cost of such pensions be borne by the provincial Crown."

In the resolution passed unanimously by the British Columbia Legislature on December 18, 1924, the following statement is noted: "State responsibility in the matter of the proper maintenance of aged citizens has been recognized by Great Britain, Australia, New Zealand, and a number of the nations of the continent of Europe."

In a letter dated March 5, 1925, the Minister of Labour of the province of British Columbia (Hon. Mr. Manson) writes:—

"I beg to say that the matter has had very serious consideration on the part of this department and the opinion is confirmed that the matter of old age pensions is a subject for the consideration of the Federal and not the Provincial Parliament."

On June 2, 1925, the Premier of the Government of British Columbia (Hon. Mr. Oliver), writing to the chairman of the committee, Mr. Raymond, says "Your explanation of how the proposed scheme was expected to work certainly tends towards a better understanding. Should the Parliament of Canada pass legislation along the lines suggested in your printed report of last year, I presume the question would then arise as to whether or not the province would co-operate."

In view of the position taken by several of the provinces and more particularly by Saskatchewan, Alberta and British Columbia, and having in mind what the British North America Act, under sections 91 and 92, defines, your committee resolved to obtain an authoritative opinion from the Department of Justice in respect of the points thus raised, and on May 23, last, the Deputy Minister of Justice replied as follows:—

"Referring to your letter of the 12th instant, asking to be advised with regard to the authority of Parliament to legislate on the subject of old age pensions, I may say that this subject does not fall specifically within any of the enumerated subjects given to the Dominion under section 91 of the British North America Act, but does in my judgment fall within the subject "Property and Civil Rights in the Province" committed to the provinces under section 92. I am of opinion, therefore, that the subject-matter of pensions has been entrusted to the provin-

cial legislatures rather than to Parliament. I do not mean to suggest that Parliament has not the power to legislate upon the subject so as to assist the provinces or to establish an independent voluntary scheme, provided that in either case the legislation does not trench upon the subject matter of property and civil rights in the province, as for example by obligating any province or person to contribute to the scheme.

"The enactment of such legislation would, however, involve the assumption by the Dominion of obligations involving heavy expenditures with regard to a matter which does not fall specifically within the Dominion field of legislation."

RECOMMENDATIONS

Having given very careful consideration to the opinion submitted by the Department of Justice, and also to the respective views of the different provinces, your committee have come to the following conclusions:—

Firstly, that if the Dominion Government were to proceed now with a scheme of old age pensions, it would have to be prepared to bear the entire expense, which would approximately amount to twenty-three million (\$23,000,000) dollars annually, according to the data contained in your committee's investigations;

Secondly, that in view of the present financial conditions and heavy taxation of Canada, your committee would not feel warranted at the present moment in recommending such a large additional expenditure, annually;

Thirdly, that this measure of social reform, in the opinion of your committee, is very important; and

Fourthly, that since it is the opinion of the Department of Justice that the matter is one coming under the jurisdiction of the provinces, although open to assistance from the Federal Government, your committee, therefore, strongly recommend:—

1. That the Federal Government arrange with the premiers of the different provinces for a conference to be held during the coming recess of Parliament at which an old age pension system shall be given the fullest consideration with a view to securing co-operative action, and that the report of the said conference be laid on the Table at the next session of Parliament for future consideration and action.

2. That the chairman of your committee, and one other of its members who would be familiar with the subject matter, be invited to attend the said conference.

3. That a copy of this report be forwarded to each Premier of the several provinces.

On June 18 Mr. Raymond moved the adoption of this report and Mr. Wm. Irvine (East Calgary) moved the following amendment:—

That this report be referred back to the committee with instructions to consider and report back on a purely federal scheme.

After some discussion the amendment was defeated on a division by 139 votes to 17 and Mr. Raymond's motion was then agreed to.

On January 28, 1926, Hon. Ernest Lapointe announced that it was the intention of the Government to submit to the House a Bill respecting old age pensions and that such Bill would be based on the recommendations of the committee of the House which investigated and reported on the subject in 1924. On March 18 Hon. J. H. King, Acting Minister of Labour, introduced such legislation by moving that the House go into committee to consider the following proposed resolution:—

Resolved, that it is expedient to bring in a measure respecting old age pensions, and to provide,—

1. That the Governor in Council may make an agreement with the Lieutenant-Governor in Council of any province for the payment to such province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by such province for pensions pursuant to a provincial statute authorizing and providing for the payment of such pensions to the persons and under the conditions hereinafter specified and regulations made under the proposed legislation.

2. That every agreement so made shall continue in force so long as the provincial statute remains in operation or until after the expiration of ten years from the date upon which notice of an intention to determine the agreement is given by the Governor General to the Lieutenant-Governor of the province with which the same was made.

3. That before any agreement so made comes into operation, the Governor in Council shall approve the scheme for the administration of pensions proposed to be adopted by the province, and no change in such scheme shall be made by the province without the consent of the Governor in Council.

4. That all sums payable to any province in pursuance of any such agreement shall be payable from time to time on the certificate of the Treasury Board out of any moneys belonging to the Consolidated Revenue Fund of Canada not otherwise appropriated, and the Governor in Council may borrow from time to time such sums as may be required for the purpose of making such payments.

5. That provision shall be made for the payment of a pension to every person who, at the date of the proposed commencement of the pension,

- (a) is a British subject, or, being a widow, was such before her marriage;
- (b) has attained the age of seventy years;
- (c) has resided in Canada for the twenty years immediately preceding the date aforesaid;
- (d) has resided in the province in which the application for pension is made for the five years immediately preceding the said date;
- (e) is not an Indian as defined by the Indian Act;
- (f) has not made any voluntary assignment or transfer of property for the purpose of qualifying for a pension.

6. That the receipt of a pension shall not by itself constitute a disqualification from voting at any provincial or municipal election.

7. That the maximum pension payable shall be two hundred and forty dollars yearly, which shall be subject to reduction by the amount of the income of the pensioner in excess of one hundred and twenty-five dollars a year.

8. That provisions be made as to the credit to the pension authority of the annual value of a pensioner's residence, and the recovery of pension payments out of deceased pensioner's estate, and for the distribution of pension burden among provinces by proportionate reimbursement or proportionate reduction where the pensioner resided in more than one province or transfers his permanent residence to another province, and for ceasing payments where he transfers his residence to some place out of Canada, and the revival of his rights upon again becoming a resident of Canada.

9. That no pension shall be subject to alienation or transfer by the pensioner, or to seizure in satisfaction of any claim against him.

10. That on or before the thirtieth day of April in each year, the Minister of Finance shall make a full report to parliament of the operation of the agreements made pursuant to the proposed act, and of the moneys of Canada paid to the provinces under each of the several agreements entered into pursuant thereto.

11. That the governor in Council shall have power from time to time, on the recommendation of the Minister of Labour, and with the approval of the Treasury Board, to make regulations, not inconsistent with the provisions of the proposed Act, with regard to the pensions herein provided for, and such regulations shall be published in *The Canada Gazette*, and be laid before parliament.

A lengthy debate ensued and on April 15 the motion was agreed to and a Bill, based on the resolution, introduced by the Acting Minister of Labour. This Bill was passed by the House of Commons on May 28, 1926.

The Bill was then discussed at some length in the Senate and rejected by a division of 45 votes to 21.

Soon afterwards a general election took place and during the first session of the Sixteenth Parliament a Bill in the same terms as that passed by the House of Commons in 1926 was introduced by the Hon. Peter Heenan, Minister of Labour, and was passed by this House for the second time on March 4, 1927. The Bill was discussed again at considerable length in the Senate and a division occurred on motion of the Hon. Mr. Dandurand for its second reading, which motion carried by 61 votes to 14. On the Hon. Mr. Dandurand's motion to go into committee the following amendment was moved by Hon. Mr. Beique:—

That this Bill be referred to the Standing Committee on Banking and Commerce with the following instructions:—

1st. To invite the Prime Minister of each province to give his own opinion or that of his Government on the Bill with all suggestions he may be prepared to make.

2nd. To obtain from the Dominion Government or proper departments, and experts in the matter, statements showing approximately the total amount of the expenditure involved from year to year, for say twenty years, by the operation of the Bill.

3rd. To cause to be prepared by experts in the matter, draft Bills as per old age pensions systems in force in Great Britain, in France, in Germany and in Belgium, respectively, with such modifications as may be necessary to make such draft Bills applicable to and workable in Canada.

4th. To examine and report back Bill No. 70, with such amendments as the committee may deem advisable and with the statements and draft Bills above mentioned.

This amendment was defeated by 58 votes to 17 and the Bill was read the third time and passed by the Senate on March 24, 1927. It received the Royal Assent on March 31, 1927, and now appears as chapter 156 of the Revised Statutes of Canada, 1927.

ALBERTA

On April 1, 1926, the following resolution was introduced in the Alberta Legislature:—

Whereas the system of providing for the care of indigents as set out in the Municipal District Act places too great a financial burden upon municipal districts having a population engaged in other than agricultural pursuits and who do not pay municipal taxes;

Therefore be it resolved, that this House recommend that the Municipal District Act be amended so as to provide that where the amount incurred for the relief of indigent persons exceeds five per cent of the levy of taxes for municipal purposes by the municipal district such amount shall be paid by the municipal district and the province, in proportion to the amount incurred for the relief of indigent persons of the agricultural class and the amount incurred for the relief of indigent persons of other classes, respectively.

After discussion the debate on this resolution was adjourned and on April 7, 1926, the House adopted the following resolution:—

Whereas the Acting Minister of Labour on March 18, 1926, moved in the House of Commons that the House go into committee to consider a plan to provide a system of old age pensions, based on the reports of the special parliamentary committee of 1924, which report contemplated joint action by the Federal Parliament and provincial legislatures;

Therefore be it resolved that this House endorses an old age pension scheme, but believes that a conference should be called by the federal authorities with the provincial Government immediately, in order to complete financial arrangement satisfactory to each party before the passing of the proposed Act.

On February 22, 1927, the following resolution was introduced:—

Resolved, that in the opinion of this House, the Government should introduce at this session, an old age pension bill in harmony with and complementary to the federal legislation now before the Parliament of Canada, in order that pensions may be made available with the least possible delay to the deserving, qualified and aged people of this province.

After debate an amendment was moved as follows:—

That all the words in the resolution after the word "should" be struck out and the following substituted therefor: "bearing in mind that there presently is legislation before the Dominion Parliament with respect to old age pensions, provide an opportunity for the members of this House to consider and discuss the whole question of old age pensions and if thought fit introduce an old age pensions bill so soon as federal legislation upon this subject has been enacted by the Dominion Parliament.

The next day the Hon. Mr. Brownlee, Prime Minister, moved an amendment to the amendment as follows:—

That all the words after the word "pensions" in the third line of the amendment be struck out and the following substituted therefor:—

"Urge upon the Dominion Government the necessity for a purely federal plan in order to adequately provide for old age pensions throughout the Dominion."

After debate the amended amendment was carried by a division of 41 to 16. The following further amendment was then moved:—

That all the words after the word "Resolved" in the first line of the resolution be struck off and the following substituted therefor:—

"That this House, while regretting the meagre pension and the 70-year age qualification to deserving aged people under the proposed Old Age Pension Act now before the Federal Parliament, believes that the best interest of those who will require this assistance will be served by the acceptance of the proposed Act and therefore this House agrees that with the passing of the federal legislation the necessary legislation be enacted in Alberta bringing the Federal Old Age Pensions Act into operation,"

and after debate was lost on division of a vote of 45 to 12. The motion as amended being then proposed, it was declared carried by the Speaker.

On February 20, 1928, Hon. Mr. Brownlee moved the following:—

Whereas representatives of the Government of Alberta, along with representatives of other provinces at the Dominion-Provincial Conference urged upon the Dominion Government the reconsideration of the Old Age Pension Bill passed at the last session of the Dominion Parliament, to the end that the Dominion Government might assume the whole or a larger share of financial responsibility under the Act;

Now, therefore, this House is of the opinion that any consideration of the said Old Age Pension Bill should be deferred until the next session of the legislature, and that in the meantime the Government should continue to urge upon the Dominion Government that it assume the whole or a larger share of responsibility under the said Act.

After debate an amendment was moved as follows:—

By striking out the second paragraph thereof and substituting the following:—

"And while this House concurs in the representations made by this Government on the aforementioned occasion, and believe that negotiations should be continued to bring this increased financial responsibility to a successful conclusion with the federal authorities;

"Be it resolved, that in the opinion of this legislature old age pension legislation should be introduced at this session, in order to make effective the present provisions of the Federal Old Age Pensions Act, thereby assisting the aged and needy persons of this province during the period of further negotiations."

After debate the amendment was lost on division of 34 to 16 and Mr. Brownlee's motion carried on a further division of 36 to 15.

At the opening of the Third Session of the Sixth Legislature on January 31, 1929, the Speech from the Throne contained the following announcement:—

In accordance with the intimation given to this House during the last session, my ministers have inquired and considered the needs of the province in the matter of old age pensions, as well as the problems involved in framing and financing a scheme suited to the needs and circumstances of the province and in conformity with the Old Age Pensions Act of the Dominion. A Bill for the purpose of providing Old Age Pensions will be brought before you for your consideration.

On March 5, 1929, a Bill for an Act respecting Old Age Pensions was introduced by the Hon. Mr. Reid and on the 20th day of March, 1929, the Act was duly passed by the Assembly and received the Royal Assent. It now appears as chapter 24 of the 1929 Statutes of Alberta. The text of the Act is quoted hereafter on page 62.

BRITISH COLUMBIA

On December 18, 1924, the following resolution was carried unanimously by the Legislative Assembly of British Columbia:—

Whereas it is the announced policy of the federal Liberal Party in Canada that an "adequate system of insurance against dependence in old age should be provided in so far as is practical and having regard for Canada's financial position";

And whereas it is accepted as between the Dominion Government and the provincial governments that the Dominion has jurisdiction in respect of questions

having to do with health insurance, unemployment, and old age pensions, and the provinces in respect of such other social legislation as may be in the public interest;

And whereas the Government of the province of British Columbia passed "Mothers' Pensions Act" in the year 1920, and has since been administering it at a cost of approximately \$500,000 per annum;

And whereas State responsibility in the matter of the proper maintenance of aged citizens has been recognized by Great Britain, Australia, New Zealand, and a number of the nations of the Continent of Europe;

Therefore be it resolved, That this House puts itself on record as approving the principle of old age pensions and as being favourable to the enactment of legislation by the Dominion Government bringing the same into effect in Canada at an early date.

And be it further resolved, That an humble Address be presented to His Honour the Lieutenant-Governor, praying that he will cause to be conveyed to the Secretary of State for Canada the foregoing Preamble and Resolution."

On December 7, 1925, the House unanimously adopted the following resolution:—

Whereas at its 1924 session this legislature unanimously went on record as approving the principle of old age pensions, and as being in favour of the Dominion Government enacting legislation which will bring the same into effect at an early date;

And whereas the Dominion Government has expressed its willingness to co-operate with the provinces in establishing an old age pension scheme;

Therefore be it resolved, That this House reaffirms its decision of last year; that the necessary steps be taken to formulate some plan, in conjunction with the Dominion Government, to provide old age pensions; and that the other provinces of the Dominion be requested to take similar action.

And be it further resolved, That an humble Address be presented to His Honour the Lieutenant-Governor, praying that he will cause to be conveyed to the Secretary of State for Canada and the provincial secretaries of the various provinces this Preamble and Resolution.

On January 19, 1927, the Prime Minister (Hon. John Oliver) introduced a Bill to provide for old age pensions. The Bill was duly passed by the Assembly on February 28, receiving the Royal Assent on March 7, 1927, and now appears as chapter 50 of the Statutes of British Columbia, 1926-27. On February 8, 1928, the following motion was made in the Assembly:—

Whereas the Parliament of Canada, by an Act assented to on March 31, 1927, enacted certain provisions dealing with the subject of old age pensions;

And whereas it was by the said Act provided that the Canadian Government pension authority would make payment of a pension to such persons who, *inter alia*: (1) had attained the age of 70 years; and (2) were not in receipt of an income of as much as \$365 per year;

And whereas the payment of the said pension to any person is by the said Act conditioned upon: (a) the right of the said pension authority to make the interest of any pensioner in his or her dwelling-house subject to be realized upon for the repayment to the said pension authority of the amount of all payments made to such pensioner, together with interest on such payments at the rate of 5 per cent per annum compounded annually; and (b) the right of the said pension authority to recover out of the estate of any deceased pensioner, as a debt due by the said pensioner to the pension authority, the sum of the payments made to such pensioner, together with interest on such payments at the rate of 5 per cent per annum compounded annually;

And whereas the said provisions of the said Act have in effect: (1) the virtual pauperization of all successful applicants for an old age pension; (2) the denial of a pension to any persons who, not having reached the age of 70 years, are nevertheless by reason of premature old age entitled to a pension equally with persons who have reached the age of 70 years; and (3) the granting of aid in many cases only out of the assets which the pensioner may be able to furnish, thus pauperizing such pensioner's dependents;

And whereas the aforesaid conditions are inimical to the interests of many persons who should be entitled to apply for old age pensions as well as to the interests of their dependents;

Be it therefore resolved, That this Legislative Assembly, endeavouring to represent the just cause of the aged persons of this province and of their dependents, hum-

bly petition the Canadian Government to alter the said Act so as to provide: (a) that the dwelling-house of any pensioner shall not be subjected to the repayment of any amounts paid to such pensioner by said pension authority; (b) reduction of the pension age from 70 to 65 years; (c) that an applicant for a pension shall be entitled to same regardless of such applicant's income up to an amount of at least \$365 per annum; and (d) exemption of the estate of a pensioner from repayments to the pension authority of amounts paid by way of pension in all such cases where such pensioner leaves him surviving any dependent.

And be it further resolved, That an humble Address be presented to His Honour the Lieutenant-Governor, praying that he will cause to be conveyed to the Secretary of State for Canada the foregoing Preamble and Resolution.

The Attorney-General raised a point of order and the Speaker ruled that in accordance with the Standing Rules of the House, "No resolution leading up to the expression of an express or abstract opinion of the House recommending the expenditure of the public money shall be put from the Chair, unless recommended by the Crown." The Speaker's ruling was sustained on a division by 24 votes to 18.

MANITOBA

On March 5, 1925, the following questions were asked in the Manitoba Legislature:—

1. Has the Government received from the Federal Government during the recess any communication *re* Old Age Pensions? If so, what is the nature of such communication?

2. What is the opinion of the Government as to the competency of the Provincial Legislature to pass an Old Age Pensions Act?

3. If no consideration has been given to this question heretofore by the Government, is the Government prepared to consider the whole question at an early date?

The Government made answer as follows:—

1. On February 10, 1925, a communication from the Federal Government *re* old age Pensions was received. This communication enclosed a report of the Special Committee of the House of Commons at Ottawa on Old Age Pensions, and requested the Government of Manitoba to give consideration to the said report.

2. The Government has not had an opportunity to fully consider such a matter.

3. Yes.

On March 16, 1926, Mr. Ivens moved the following resolution in the Legislative Assembly:—

Whereas the Dominion Government has expressed its willingness to co-operate with the provinces in establishing an old age pensions scheme; and

Whereas on January 28, 1926, the Hon. Ernest Lapointe informed the Federal Parliament that the Government intended at the present session to introduce a Bill, based on the report of the special parliamentary report of 1924, which report contemplated common action by the Federal and Provincial Parliaments;

Therefore be it resolved that this House is of the opinion that the Government should at once take steps to formulate in common with the Federal Parliament, some definite plan to provide a system of old age pensions, and that those provinces which have not already taken similar action, be urged to do so without delay;

And be it further resolved, that an humble address be presented to His Honour, the Lieutenant-Governor, praying that he will cause to be conveyed to the Secretary of State for Canada and the provincial secretaries of the various provinces this Preamble and Resolution.

After some debate Mr. Campbell, on March 25, moved the following amendment:—

That the resolution be amended by deleting all the words thereof after the word "whereas" in the first line, substituting therefor the following: "the Acting Minister of Labour on March 18, 1926, moved in the House of Commons that the House go into Committee to consider a plan to provide a system of old age pensions, based on the report of the Special Parliamentary Committee of 1924, which report contemplated joint action by the Federal Parliament and provincial legislatures."

Therefore, be it resolved that this legislature, while endorsing the principle of old age pensions, is of the opinion that any scheme of old age pensions should be administered by the Department of Labour of the Federal Government at the expense of the Dominion.

And be it further resolved, that an humble Address be presented to His Honour, the Lieutenant-Governor, praying that he will cause this resolution to be conveyed to the Secretary of State for Canada.

Further debate took place on the amendment and the House finally adopted the amended resolution.

On March 31, 1927, the following resolution was moved by Mrs. Rogers:—

Whereas, legislation which provides for the institution of an old age pension scheme has been passed by the Parliament of Canada; and

Whereas, it is apparent from the discussions which have already taken place at Ottawa that some measure of co-operation or joint action by the province is essential to the success of a federal scheme of this kind; and

Whereas, information has come to this House to the effect that the Dominion Government proposes to call a conference to which all the provinces will be asked to send representatives for the purpose of considering this legislation and the requisite ancillary legislation;

Therefore, be it resolved that this House reaffirms its endorsement of the principle of old age pensions and notes with satisfaction the enactment of legislation on this subject at Ottawa; and

Be it further resolved, that the Government is instructed to take definite and effective action, by participation in the proposed conference and subsequently by introducing the requisite ancillary legislation to bring into operation in Manitoba an old age pension scheme suited to the conditions which prevail in this province.

On April 4, the resolution was adopted by the House, amended to read as follows:—

Whereas, legislation which provides for the institution of an old age pension scheme has been passed by the Parliament of Canada; and

Whereas, it is apparent from the discussions which have already taken place at Ottawa that some measure of co-operation or joint action by the province is essential to the success of a federal scheme of this kind; and

Whereas, it has been intimated that the Dominion Government proposes to call a conference to which all the provinces will be asked to send representatives for the purpose of considering this legislation and the requisite ancillary legislation;

Therefore, be it resolved, that this House reaffirms its endorsement of the principle of old age pensions, and notes with satisfaction the enactment of legislation on this subject at Ottawa, and is of the opinion that representatives of the province of Manitoba should participate in such conference with a view to making effective in Manitoba an old age pension scheme as early as possible.

At the opening of the first session of the Eighteenth Legislature on December 1, 1927, the following statement was made in the Speech from the Throne:—

Among the matters of special importance which my Government will bring before your attention is the question of the provision of a measure of co-operation with the Dominion Government for the establishment of a system of old age pensions in Manitoba, in the event of the Dominion Government deciding not to proceed to finance and administer the scheme as a purely federal one.

On February 21, 1928, the Prime Minister introduced a Bill to provide for Old Age Pensions in the Province. On the motion for a second reading of the Bill on February 24 the following amendment was moved by Mr. Evans:—

That while concurring in the second reading of the said Bill, the House is of the opinion that the Law Amendments Committee should be instructed to delete from the said Bill clauses 2 and 3 of paragraph 5, and that the money necessary to provide the pensions provided for in this Act, should be raised by the Government without adding any direct tax upon the municipalities of the province.

After debate on the amendment it was negatived on a division of 25 votes to 14. The Bill was passed on March 13 and received the Royal Assent on March 16, 1928, and now appears as chapter 44 of 18 George V (Statutes of Manitoba, 1928). The Act was amended during the 1929 session of the Manitoba Legislature. The text of the amended Act will be found on page 68.

NEW BRUNSWICK

At the opening of the fourth session of the Ninth Legislative Assembly of the Province of New Brunswick on February 21, 1929, the following statement was made in the Speech from the Throne:—

The subject of old age pensions has occupied the attention of my Government and in view of the uncertainty as to the probable cost of the administration of that measure it has been decided to appoint a commission to investigate and report upon the subject.

In the summer of 1929 the following commissioners were appointed in accordance with the above resolution: Mr. Justice W. C. H. Grimmer of the New Brunswick Supreme Court, Chairman; Mrs. H. F. McLeod, Fredericton; Mrs. J. B. Chouinard, St. Quentin; Oscar J. Dick, Saint John; George A. Stone, Moncton, and R. A. Cross, St. George, Secretary.

NOVA SCOTIA

On March 30, 1921, a Bill was introduced in the Nova Scotia Legislature entitled "An Act to provide for an inquiry respecting unemployment, old age pensions and health insurance," and on the same day the Bill was read a first, and ordered to be read a second time. On the motion for second reading on April 5, 1921, the Honourable the Commissioner of Public Works and Mines moved an amendment as follows:—

That all the words after "that" be struck out and the following substituted:—

Whereas any scheme for unemployment insurance, old age pensions and health insurance, to be effective must obviously be national in its character and application;

And whereas any such scheme applicable only to the province of Nova Scotia as suggested by proposed Bill No. 52, would be ineffective and impracticable;

And whereas the whole question of unemployment insurance and old age pensions was the subject-matter of a recommendation of the Royal Commission on Industrial Relations, to the Federal Government, as follows:—

"We recommend immediate enquiry by expert boards, into the following subjects, with a view to early legislation;

"(a) State insurance against unemployment, sickness, invalidity and old age."

And whereas said recommendation was adopted by the National Industrial Conference held at Ottawa in September, 1919, which conference further recommended for the effective carrying out of its recommendation:—

1. That such board or boards shall be representative of the interests participating in this Conference, namely, the Government, the public, the employer, and the employee, and shall include a representative of the women of Canada.

2. That in order to collect the necessary data, the Government shall forthwith attach to the proper branches of the Labour or other departments concerned, experienced investigators who shall do the necessary research work and furnish to the Board at the earliest opportunity, the results of their investigations.

3. That the Government shall set a time limit for the receipt of the report and recommendations as to the advisability of enacting legislation.

And whereas at the opening of the present session of the Federal Parliament, the Speech from the Throne contained the following clause:—

"An investigation is to be conducted by the Department of Labour into the systems of unemployment insurance and old age pensions."

Be it therefore further resolved, that this House is of the opinion that pending the completion of such investigation by the Federal Department of Labour, the appointment of such a commission as is proposed by Bill No. 52 is unnecessary and inadvisable and that in view of the foregoing it be read this day three months.

Further resolved, that this House place on record its approval and sympathy with such an inquiry as is now being held by the Federal Department of Labour and expresses the hope that such enquiry will be completed at the earliest possible date.

Further resolved, that a copy of this resolution be transmitted by the Clerk of this House to the Federal Minister of Labour."

After debate on the amendment it was adopted on a division by 20 votes to 12.

At the opening of the session on February 14, 1928, there was announced in the Speech from the Throne that the Government "is taking the necessary steps to obtain full information relative to old age pensions as appertaining to this province." On February 16, an amendment to the Address in reply to the Speech from the Throne was made as follows:—

Resolved, that this House regrets that the Speech from the Throne contains no intimation of the intention of your Government to enact at the present session of the legislature an old age pension bill or legislation making effective in Nova Scotia the federal statute providing for old age pensions.

This amendment was negatived by a division of 27 votes to 3.

On August 28, 1928, Harry Edmund Mahon, of Halifax was appointed as a Royal Commissioner to inquire into and concerning the following public matters and to report thereon, that is to say:—

1. To determine the number of persons who—
 - (a) are British subjects or, being widows not being British subjects were such before their marriage; and
 - (b) have attained the age of seventy years and
 - (c) have resided in Canada for the last twenty years and in the province of Nova Scotia for the last five years; and
 - (d) are in receipt of an income of as much as \$365 a year.
2. To determine the proportionate cost of providing such persons with a pension as provided by chapter 156 of the Revised Statutes of Canada, 1927.
3. To determine the cost of administration in connection with the payment of any such pensions.
4. To determine what persons, if any, otherwise entitled to a pension under the said Act are in receipt of a pension from any other source.
5. To inquire into and report upon what alternative measures of taxation could be imposed or other means taken to provide the increase in revenue that would be necessitated by the adoption of such scheme.

At the next session of the legislature the commission made an interim report on February 22, 1929. This interim report contained a short history of old age pensions and a résumé of the Dominion Act. The third section of the report deals with statistical inquiries made by the commission. It is stated therein that questionnaires were prepared and all persons seventy years of age and over were invited to give information about themselves. Advertisements to this effect were inserted in the provincial press and it was made possible for informants to obtain the questionnaires through their local post office. Up to February 5, 3,400 of these forms had been returned. The commission stated that the questionnaires returned provided an index as to the interest potential beneficiaries are taking in old age pension legislation and probably indicated the minimum number eligible in the province. It was also stated that the questionnaires served as a check on the reliability of the work of the various agents engaged in a subsequent stage of the investigation, and were intended as a basis for weighing its results had this proven necessary. The report states that as there were no means at hand to estimate how many eligibles failed to fill in the questionnaires, it was necessary for the commission to undertake a survey of the entire aged population of the province. It was not thought to be necessary for reliable accuracy to take a complete census and it was further considered that this was impracticable by reason of expense,

so recourse was had to the method of sampling. Six counties and the city of Halifax were selected for investigation, being the places considered to be representative both in respect to wealth and to relative numbers. After the investigation in Hants county had been completed it was necessary to postpone further work in rural districts during the winter. The interim report, therefore, is based on the returns from Hants county only. The report further states that in Hants county the commission interviewed through field agents about 1,180 persons, of whom 924 were seventy years of age and over. The method adopted obtained nearly 100 per cent of the names of persons over seventy years of age as compared to the total number of septuagenarians in Hants as supplied by the Dominion Bureau of Statistics. In tabulating the data, a person's age was taken as at the last birthday. Real estate was taken at its assessed value, clear of all encumbrances. A person's own valuation of his personal property was accepted, all investments being taken at their market value. Income was taken to include:—

- (a) The yearly value of investments (e.g., houses not personally occupied, stock, bonds, etc.).
- (b) Earnings not arising from investments or property.
- (c) The benefit of any property personally used or enjoyed (e.g., homestead, etc., calculated at 5 per cent of its capital value).
- (d) The yearly value of any other regular or periodic benefit to which the person is legally entitled.

The commission estimated the number of persons seventy years of age or over in Nova Scotia on June 1, 1928, to be in round numbers 25,500, and stated this estimate was obtained by taking the percentage 4·7 (the percentage in this age group according to the 1921 census) of 543,000, which was the total population for that date as given in the Canada Year Book, and that the last census disclosed that only 73 persons seventy years of age and over in Nova Scotia would be disqualified for old age pensions on account of being aliens. Two hundred was subtracted from the total estimated number of persons over seventy years of age to provide for Indians, in addition to the aliens above mentioned, thus arriving at 25,300 as the number of persons who, subject to the means and residence qualifications, would be eligible for old age pensions in Nova Scotia. The following table was given showing the financial status of the persons interviewed in Hants county:—

Annual Income	Number of Persons	Per cent.
\$400 and over.. . . .	161	17·5
\$300 to \$399.. . . .	48	5·3
\$200 to \$299.. . . .	69	7·5
\$100 to \$199.. . . .	126	13·6
Less than \$100.. . . .	125	13·4
None.. . . .	395	42·7
Total interviewed	924	100·0

Basing its calculation on the estimation that the financial condition of the entire aged population of the province is similar to that of Hants county above given, and no account being taken of the number of persons who would be excluded from receiving pensions on account of residence qualification, since the survey disclosed this to be negligible, the Commission made the following estimate:—

INCOME DISTRIBUTION

Annual Income	Per cent of British Aged Population	Total Number of Persons
\$400 and over.. . . .	17.5	4,427
\$300 to \$399.. . . .	5.3	1,341
\$200 to \$299.. . . .	7.5	1,897
\$100 to \$199.. . . .	13.6	3,441
Less than \$100.. . . .	13.4	3,391
None.. . . .	42.7	10,803
	100.0	25,300

On the basis of this distribution of incomes the report computed the present annual cost of paying old age pensions to the aged citizens of Nova Scotia as follows:—

10,803 pensioners with no income at \$240 each.. . . .	\$2,592,720
3,391 pensioners with income less than \$100 at \$240 each.. . .	813,840
3,441 pensioners with average income \$150 at \$215 each.. . .	739,815
1,897 pensioners with average income \$250 at \$115 each.. . .	218,155
872 pensioners with average income \$330 at \$35 each.. . .	30,520
20,404	\$4,395,050

The commission reported further:—

As the Federal Government does not pay its proportion of the amount of pensions expended in one quarter till the beginning of the next quarter, the province would therefore have to bear the interest charges on the amount of the Federal allowance from the time the pensions were paid until reimbursed.

Another item to be taken into consideration when counting the cost of old age pensions in this province arises out of a provision made in section 10 of the Federal Act as follows:—

“Where a pensioner has during part of the twenty years immediately preceding the date of the proposed commencement of pension resided in more than one province in which he would have become pensionable if he had continued to reside therein, the province in which the pension is granted shall be entitled to be reimbursed by the other province or provinces in which the pensioner has resided, as aforesaid, a proportion of the pension equal to the proportion which the duration of the pensioner's residence in such other province bears to twenty years.”

The effect of this clause would be to further increase the number of pensioners for whom Nova Scotia would be partly responsible, and since most migration has been from east to west, rather than in the opposite direction, it is improbable that Nova Scotia could claim reimbursement from any of the other provinces under this provision of the Act. This clause would also add to the cost of administration owing to the difficulties in verifying the correct length of residence in the different provinces.

The commission does not feel it can comment on the accuracy of the above computations until the investigation is complete, and in addition to the allowance necessary on account of the incompleteness of the data it is essential to provide for a margin of error to insure against contingencies unforeseen in making this estimate and such purely conjectural factors as the strictness or looseness of the administration, and the effect that old age pensions would have on the amounts the beneficiaries would provide for themselves.

The commission estimated that the cost of administration of old age pensions, if this administration were delegated to the Workmen's Compensation Board, should not exceed \$20,000 annually.

In its report on the fifth and last of the matters referred to it the commission submitted the following sources of revenue which might be used either singly or in conjunction to provide for the cost of old age pensions:—

1. A levy on the municipalities.
2. A provincial poll tax.
3. A provincial income tax.
4. Liquor control.
5. Fees payable by applicant.
6. A further federal allowance.

ONTARIO

On April 29, 1921, the Legislative Assembly adopted the following resolution:—

Resolved, that in the opinion of this House it is desirable that at the earliest possible date a conference should be arranged between representatives of the Dominion Government and the Governments of the various provinces in Canada, for the purpose of considering the advisability and practicability of legislation covering unemployment insurance, old age pensions, eight-hour day, and other matters affecting labour conditions which were dealt with by the Peace Conference at Versailles; the conference to consider what legislation is desirable and practical upon the various subjects submitted to it and the question as to the enactment of such legislation by the Dominion and the provinces; that, in the event of the conference deciding that any of the questions submitted are provincial in their scope, that the Labour Department of Ontario be authorized to make an investigation and report to this House with a view to enacting legislation in this province covering these questions.

On February 14, 1928, in the debate on the motion for consideration of the Speech from the Throne, the following was moved as an amendment by the Leader of the Opposition:—

That all the words in the Motion after the first word "that" be struck out and the following substituted therefor:—

"This House regrets the failure of the Government to announce in the Speech from the Throne that legislation will be introduced at this session authorizing an agreement between the Lieutenant-Governor in Council of Ontario and the Governor in Council of Canada, under section 2 of 17 George V, chaptered 35, Canada, the Old Age Pensions Act, 1927."

On February 16, during the debate on this motion, a further amendment was moved as follows:—

That all the words in the amendment after the first word "That" be struck out and the following substituted therefor:—

"The following clause be added to the Address: This House receives with satisfaction the announcement that steps are being taken to gather information regarding the better care of our dependent aged population, so that the people of the province may have a proper understanding of the importance of this great problem and of the financial obligation to be assumed by them under a plan of old age pensions, framed to meet the needs of this province and to receive the approval of this legislature."

On February 29, 1928, the main motion with the amended amendment was adopted on a division by 68 votes to 27.

At the opening of the 1929 session on January 30, the Speech from the Throne announced that legislation would be submitted respecting old age pensions and a Bill to this effect was introduced by the Prime Minister on March 15, 1929. The Bill was duly passed and received the Royal Assent on March 28. It now appears as chapter 73 of the 1929 Statutes of Ontario. For the text of this Act see page 71.

QUEBEC

On March 22, 1929, the Leader of the Opposition made the following motion in the Quebec Legislative Assembly:—

Whereas one of the members of the Government has declared that he held the "Old Age Pension Act" to be anti-social, and that certain jurists who were consulted by the Government have decided it is unconstitutional, this House is of opinion that

(a) it is expedient to seek for and to find what method could best be followed to protect our indigent old people, without any injustice and without affecting the economic system of the province;

(b) that it is opportune to entrust the study of this entire question to a special committee composed of representatives of the Government, of the Opposition, of

the universities, of the School of Higher Commercial Studies, and of the labour and agricultural unions;

(c) that this committee, authorized to meet even during the parliamentary recess, be instructed to inquire into the different systems adopted or suggested elsewhere, to study the consequences thereof and to report at the opening of the next session of the legislature.

An amendment to the motion was made as follows:—

That all the words after "That" be struck out and replaced by the following:—

"This House, content with the statement made by the Government that it is studying the problem of assistance to old age so as to find a satisfactory solution and confident that its appeal to the Federal Government to confer with the provinces will be heard, do now proceed to consider the next order of the day."

The amendment was adopted by the House on division by 31 votes to 5.

SASKATCHEWAN

On February 7, 1927, a motion was introduced in the Legislative Assembly as follows:—

That, in the opinion of this Assembly, the subject of improving the condition of the aged deserving poor is worthy of and should receive the early and careful consideration of the Government.

This motion was adopted by the House unanimously.

At the opening of the third session of the Sixth Legislative Assembly on January 24, 1928, the following clause appeared in the Speech from the Throne:—

Among other important legislation with which you will be asked to deal are measures providing for old age pensions, the consolidation and revision of the Village Act, and amending bills relating to municipalities, highways, insurance, co-operative associations and many other matters.

On February 2, 1928, an Act to Provide for Old Age Pensions was introduced by the Hon. Mr. Hamilton, Minister of Agriculture. The Bill was amended in committee, read the third time, passed by the Assembly on February 10, and received the Royal Assent on March 7, 1928. It now appears as chapter 75 of the 1928 Statutes of Saskatchewan.

At the next session of the legislature an amendment to this Act was made by inserting therein section 5 (a) to provide for the payment, in the case of the death of a pensioner, of the proportion of the monthly pension in respect to the part of the month up to the date of death to such person as the pension authority may direct; and by subsection (b) to provide for the payment to such person as the pension authority may direct of the amount of any cheque to or in behalf of a pensioner and which cheque remained undorsed at the date of the pensioner's death.

The text of the Saskatchewan Act as amended is quoted on page 75.

NORTHWEST TERRITORIES

By Order in Council (P.C. 114) dated January 25, 1929, the Department of Labour was made the pension authority for the Northwest Territories. This Order also sets out the scheme of administration. The text of this Order appears in chapter IV.

YUKON TERRITORY

During its session in the summer of 1927 the Yukon Territorial Council enacted an Old Age Pensions Ordinance, which appears as chapter 4 of the Territorial Ordinances for that year. This legislation authorized the commissioner to enter into an agreement with the Governor in Council for the purpose of putting into effect in the Territory an old age pension scheme. The text of this Ordinance appears in chapter IV. Subsequently during 1927 Mr. Percy Reid, the then Gold Commissioner, while on his way from Dawson City to Ottawa, died at Toronto. His successor, Mr. George Ian Maclean, was appointed in the early part of 1928 and negotiations were immediately entered into between the Hon. Mr. Heenan and Mr. Maclean contemplating an old age pensions agreement. However, before any such agreement becomes effective, the scheme of administration proposed to be adopted in the Yukon must be approved by the Governor in Council.

II.—Administration

DOMINION REGULATIONS

Pursuant to the provisions of section 19 of the Dominion Act, Regulations governing old age pensions were made by Order of the Governor in Council (P.C. 42/1232) on June 25, 1927. By Order in Council (P.C. 1328) on July 15, 1927, the administration of the Act and Regulations thereunder was vested in the Minister of Labour. After consultation with the provincial pension authorities and the Federal departments concerned the Dominion Regulations were amended by Orders in Council (P.C. 66/1882 and P.C. 66/81) on September 16, 1927, and January 16, 1928, respectively.

On October 2, 1928, by Order (P.C. 1806), the Governor in Council, under the provisions of section 19 (r) of the Act, established an Inter-provincial Board to interpret and recommend alterations in the regulations and appointed as members thereof a representative of the Department of Labour and a representative of each of the three provinces with which an old age pensions agreement had been made. This Board met in Ottawa on the 22nd, 23rd, 24th and 25th days of October and reported to the Minister of Labour recommending that Regulation No. 13 be amended to cover the case of the absence of persons who had been employed out of Canada by the Imperial Government with the consent of the Government of Canada. The Board also recommended the following two new regulations:—

The pension authority may, however, adopt such other methods as may be deemed equitable in determining the income of the pensioner.

In the event of the incapacity of any pensioner or if the pension authority considers that the pensioner is using or is likely to use his pension otherwise than for his own benefit, the pension authority may pay the pension of such pensioner to a trustee or trustees approved by such pension authority to be expended for the benefit of the pensioner.

The provinces with which agreements had been made consented to these recommendations and they were finally adopted by Order of the Governor in Council (P.C. 119/2298) on December 21, 1928, which Order provided for the consolidation of all Old Age Pension Regulations made under the Act. For the text of the regulations see page 78.

By Order in Council (P.C. 2260) dated November 14, 1929, representatives of the provinces of Alberta and Ontario respectively were appointed as additional members of the Interprovincial Board.

PROVINCIAL REGULATIONS

On August 17, 1927, the British Columbia Act was proclaimed by the Lieutenant-Governor and on the same day regulations applicable to this province were made by Order in Council. The regulations were approved by the Governor in Council on September 28, 1927. The Saskatchewan Act was brought into force on May 1, 1928, by Proclamation. Its administration is vested in the Bureau of Child Welfare. On April 27, 1928, provincial regulations were made to govern old age pensions in Saskatchewan. These regulations were duly approved by the Governor in Council on May 8, 1928. In Manitoba, by Proclamation of the Lieutenant-Governor, the Old Age Pensions Act was brought into effect on September 1, 1928. Pro-

vincial regulations for its administration were duly made by the Lieutenant-Governor in Council and approved by the Governor in Council on November 3, 1928. By Proclamation the Alberta Act was brought into force on August 1, 1929. The provincial regulations passed for its administration were approved by Order of the Governor in Council on September 18, 1929 (P.C. 1820). The Proclamation of the Lieutenant-Governor of Ontario bringing the Old Age Pension Act into force in this province on November 1, 1929, was published in the *Ontario Gazette* on August 10, 1929. Provincial regulations for the administration of the Act in Ontario were approved by the Governor in Council on June 1, 1929 (P.C. 949). The regulations made by these provinces are quoted in full in chapter IV.

PAYMENT OF OLD AGE PENSIONS

Agreements for the payment of old age pensions have been entered into between the Governor in Council and the Governments of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan. The texts of these agreements are quoted in full in chapter IV. The agreements provide for the payment of pensions in Alberta from August 1, 1929; in British Columbia from September 1, 1927; in Manitoba from September 1, 1928; in Ontario from November 1, 1929; and in Saskatchewan from May 1, 1928. Quarterly statements are rendered by these provinces to the Dominion Government and one-half the amount paid by the provinces for Pensions is repaid to the respective provincial treasurers by the Minister of Finance. The following is a summary of the amounts paid by these provinces for pensions to September 30, 1929:—

FISCAL YEAR 1927-28

—	British Columbia	Saskatche- wan	Manitoba	Total
	\$ cts.			\$ cts."
September and October.....	23,569 60	.....	.....	23,569 60
November.....	42,088 07	.....	.....	42,088 07
December.....	44,143 34	.....	.....	44,143 34
1928				
January.....	46,747 59	.....	.....	46,747 59
February.....	52,199 04	.....	.....	52,199 04
March.....	54,278 67	.....	.....	54,278 67
Total.....	263,026 31	.....	.....	263,026 31
Total deductions (a) and (b).....	122 27	.....	.....	122 27
Net amount paid for pensions.....	262,904 04	.....	.....	262,904 04

The following amounts were recovered by Pension Authorities:—

— 1927-28

(a) From estates of deceased pensioners under provisions of Section 9 (3).

1928	British Columbia	Saskatche- wan	Manitoba	Total
	\$ cts.			\$ cts.
February.....	7 10	.....	.....	7 10
March.....	48 24	.....	.....	48 24
	55 34	.....	.....	55 34

(b) Improperly paid and recovered under Regulation 28.

1928	British Columbia	Saskatche- wan	Manitoba	Total
	\$ cts.			\$ cts.
January.....	43 87			43 87
February.....				
March.....	23 06			23 06
	66 93			66 93

	British Columbia	Saskatche- wan	Manitoba	Total
(a).....	55 34			55 34
(b).....	66 93			66 93
Total.....	\$ 122 27			\$ 122 27

FISCAL YEAR 1928-29

—	British Columbia	Saskatche- wan	Manitoba	Total
1928	\$ cts.	\$ cts.	\$ cts.	\$ cts.
April.....	57,557 67			57,557 67
May.....	59,169 54			59,169 54
June.....	61,607 59			61,607 59
July.....	62,703 98	5,086 97		67,790 95
August.....	62,213 76	6,747 40		68,961 16
September.....	63,045 48	25,198 49	45,343 09	133,587 06
October.....	67,265 74	20,214 02	52,834 16	140,313 92
November.....	76,799 91	47,407 07	64,633 85	188,840 83
December.....	73,183 08	48,774 61	81,853 74	203,811 43
1929				
January.....	72,037 48	90,587 09	77,143 21	239,767 78
February.....	71,839 82	57,581 71	84,414 46	213,835 99
March.....	71,572 95	84,241 44	78,490 61	234,305 00
Total.....	798,997 00	385,838 80	484,713 12	1,669,548 92
Total deductions (a) and (b).....	315 10	3,754 86	105 42	4,175 38
Net amount paid for pensions.....	798,681 90	382,083 94	484,607 70	1,665,373 54

The following amounts were recovered by Pension Authorities:—

1928-29

(a) From estates of deceased pensioners under provisions of Section 9 (3).

1928	British Columbia	Saskatche- wan	Manitoba	Total
	\$ cts.			\$ cts.
September.....	33 02			33 02

(b) Improperly paid and recovered under Regulation 28.

	British Columbia	Saskatchewan	Manitoba	Total
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1928				
April.....	115 87			115 87
May.....				
June.....				
July.....				
August.....				
September.....				
October.....		147 66		147 66
November.....	90 21	142 09		232 30
December.....		303 57		303 57
1929				
January.....	76 00	1,179 35		1,255 35
February.....		1,376 68		1,376 68
March.....		605 51	105 42	710 93
	282 08	3,754 86	105 42	4,142 36

	British Columbia	Saskatche- wan	Manitoba	Total
(a)	\$ 33 02			\$ 33 02
(b)	282 08	3,754 86	105 42	4,142 36
Total.....	\$ 315 10	\$ 3,754 86	\$ 105 42	\$ 4,175 38

APRIL 1, 1929, TO SEPTEMBER 30, 1929

	British Columbia	Saskatche- wan	Manitoba	Alberta	Northwest Territories	Total
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
April.....	75,633 25	71,455 64	95,398 11			242,487 00
May.....	75,459 92	62,123 44	79,707 67			217,291 03
June.....	75,522 12	68,085 96	107,820 80			251,428 88
July.....	76,238 98	1,771 47	97,810 22		9 68	175,830 35
August.....	77,392 31	142,138 50	92,850 83	7,162 84	22 00	319,566 48
September.....	78,820 13	77,305 47	94,517 24	7,360 48	20 00	258,023 32
Total.....	459,066 71	422,880 48	568,104 87	14,523 32	51 68	1,464,627 06
Total deductions (a) and (b).....		3,808 38		7 00		3,815 38
Net amount paid for pensions.....	459,066 71	419,072 10	568,104 87	14,516 32	51 68	1,460,811 68

The following amounts were recovered by Pension Authorities:—

(a) From estates of deceased pensioners under provisions of Section 9 (3).

	British Columbia	Saskatche- wan	Manitoba	Alberta	Northwest Territories	Total
		\$ cts.				\$ cts.
April.....		91 42				91 42

(b) Improperly paid and recovered under Regulation 28.

—	British Columbia	Saskatche- wan	Manitoba	Alberta	Northwest Territories	Total
		\$ cts.		\$ cts.		\$ cts.
April.....		2,156 23				2,156 23
May.....						
June.....		208 00				208 00
July.....		336 00				336 00
August.....		398 66				398 66
September.....		618 07		7 00		625 07
		3,716 96		7 00		3,723 96

	British Columbia	Saskatche- wan	Manitoba	Alberta	Northwest Territories	Total
(a)		\$ 91 42				\$ 91 42
(b)		3,716 96		7 00		3,723 96
Total..		\$ 3,808 38		\$ 7 00		\$ 3,815 38

STATISTICAL SUMMARY OF OLD AGE PENSIONS IN CANADA AS AT SEPTEMBER 30, 1929

	British Columbia		Manitoba		Saskatchewan		Alberta		Northwest Territories		Total
	Males	Females	Males	Females	Males	Females	Males	Females	Males	Females	
Number of pensioners.....	4,214	4,743	3,920	416	1	13,294					
Percentage of pensioners to total population.....	0.71%	0.71%	0.45%	0.06%	0.01%	0.92%					
Percentage of pensioners to population over 70 years of age.....	38.71%	42.38%	38.83%	5.50%	51	68					
Total amount of pensions paid by province.....	\$1,520,652 64	\$1,052,712 57	\$801,156 04	\$14,516 32	\$51 68	\$3,389,039 25					
Average monthly pension.....	\$18 12	\$18 43	\$19 10	\$17 65	\$20 00						
<i>Conjugal Condition—</i>											
Married.....	946	468	1,279	608	125	51	1	3,798	1,879		
Single.....	645	123	247	103	51	30	12	1,132	289		
Widowed.....	699	1,114	806	1,379	719	1,034	116	2,303	3,043		
Living apart.....	169	50	8	1	15	3		195	55		
<i>Classification of British Subjects—</i>											
Birth.....	2,459	1,755	2,508	2,235	2,223	1,697	237	179	1	7,428	5,866
Naturalized.....	3,831	3,373	2,484	352	2,484	352	352	1	10,041		
Marriage.....	342	1,362	1,407	63	1,407	63	63		3,174		
	41	8	29	1	29	1	1		79		
<i>Number of Pensioners, with previous residence in other Provinces during the past 20 years—</i>											
Alberta.....	350	37	74	14	74	14				461	
British Columbia.....	229	60	311	14	311	14				121	
Manitoba.....	49	10	19	4	19	4				554	
New Brunswick.....	86	15	24	7	24	7				82	
Nova Scotia.....	334	222	410	53	410	53				132	
Ontario.....	13	2	6	6	6	6				1,019	
Prince Edward Island.....	60	28	51	8	51	8				21	
Quebec.....	245	196	1	22	1	22				147	
Saskatchewan.....	26	8								463	
North West Territories.....										11	
Yukon Territory.....										26	
	1,394	578	943	122	943	122				3,037	

COUNTRY OF ORIGIN OF OLD AGE PENSIONERS IN VARIOUS PROVINCES

Country of Origin	British Columbia	Manitoba	Saskatchewan	Alberta	Northwest Territories	Total
Canada.....	1,864	2,170	1,666	185	1	5,886
England.....	1,237	717	503	117		2,574
Scotland.....	429	285	204	28		946
Austria.....	8	403	422	4		837
Ireland.....	210	146	81	20		457
United States.....	178	71	179	22		450
Iceland.....	5	324	39			368
Poland.....	6	213	142			361
Russia.....	3	110	165	7		285
Sweden.....	53	75	77	6		211
Germany.....	43	46	78	6		173
Norway.....	26	28	99	5		158
Roumania.....	1	18	79			98
France.....	10	45	31	4		90
Hungary.....	1	15	87			103
Belgium.....	14	31	11	3		59
Newfoundland.....	28					28
Italy.....	26	3	2			31
Finland.....	18	2	10			30
Denmark.....	11	6	7	4		28
Wales.....	1	12	6	2		21
Holland.....	5	4	2			11
Czecho-Slovakia.....	1	4	5	1		11
Australia.....	8	1	1			10
Jugo-Slavia.....			9			9
British West Indies.....	5	2				7
India.....	4	1	1			6
Channel Islands.....	2	2	1			5
Switzerland.....	1	2	2	1		6
South Africa.....	4					4
Ukraine.....			4			4
Bahamas.....	1					1
British Guiana.....	1	1				2
Peru.....	2					2
Syria.....	1	1	1			3
Algeria.....		2				2
British East Indies.....	1					1
Chile.....	1					1
Isle of Man.....			1			1
Japan.....	1					1
Latvia.....		1				1
Luxemburg.....			1			1
New Zealand.....	1					1
Persia.....			1			1
Spain.....		1				1
Turkey.....	1					1
Madeira.....	1					1
Labrador.....	1					1
Malta.....		1				1
Bulgaria.....	1			1		1
Serbia.....			2			2
Greece.....			1			1
	4,214	4,743	3,920	416	1	13,294

III.—Old Age Pension Systems in Countries other than Canada

British and other governments of foremost nations, within the last half century, have been humanely impelled to establish provident systems of state aid for the partial support of deserving aged poor.

Industrial development, the apparent necessity of social reform, the displacement of the older by the younger handicraftsmen in the labour world, and the increased rates levied under poor laws may have urged the enactment of measures respecting assisted insurance and provisions for the payment of pensions by the state.

Insurance against incapacity to work, due to old age, has been provided by a number of different methods. Probably the earliest systems were those established by fraternal and benefit societies and trade unions for their members. Schemes for voluntary insurance were later introduced, subsidized in some cases by the State. The British Post Office inaugurated a voluntary insurance system in 1833. Voluntary insurance assisted by state subventions is found in Belgium, France, the Netherlands, Hungary, Italy, New Zealand, Portugal and two of the Swiss cantons. The failure of the voluntary system, even when assisted by public funds, to attract the majority of citizens led, in many countries, to the adoption of compulsory insurance laws. The latter laws fall into two classes: those under which the beneficiary makes a contribution to the pensions fund and those under which pensions are paid from public moneys. The former type is to be found in Argentina, Belgium, Chile, France, Finland, Czecho-Slovakia, Bulgaria, Iceland, Jugo-Slavia, Roumania, Germany, Sweden, Italy, Portugal, Luxemburg, Netherlands, Greece, the Swiss canton of Glarus and Austria. Non-contributory systems are in force in Australia, Canada, Greenland, Irish Free State, New Zealand, Uruguay, Spain, Denmark, Norway, Newfoundland, South Africa, and some states of the United States of America. In Spain and Uruguay the employers contribute toward the fund although contributions are not demanded from the beneficiaries. The British law as amended in 1925 combines the contributory and non-contributory systems.

It will be noted that many of the laws are of very recent date and in some instances replace earlier enactments, as is the case in Belgium and Denmark. Czecho-Slovakia, which passed an old age pension law in 1924, was formerly under the Austrian old age pensions law. Similarly the Austrian and Serbian laws governed portions of what is now Jugo-Slavia.

In the present survey no reference is made to the voluntary systems which have been established in various countries permitting of the purchase and sale of annuities to individuals who desire to make this form of provision for their old age. In most countries the sale of annuities is carried on by the state and to some extent by insurance companies.

GREAT BRITAIN

Previous to the earliest Imperial Act passed in a European country—the German Act in 1889—a select committee had been appointed by the British Parliament in 1885 to inquire into the proposals for a National

Scheme of Provident Insurance against Pauperism. This inquiry practically narrowed itself into an examination of one particular scheme, which had been formulated by the Reverend W. L. Blackley, Hon. Canon of Winchester. The committee reported in 1887. (See Reports Committees, 5, 1887.)

It is not the purpose of this volume to enter largely into the various schemes that had been advocated previous to the Act passed by the British Parliament in 1908, nor is it possible to give adequate expression to the reports of Royal Commissions and Select Committees (five in number) that were, subsequent to that of 1887, presented to Parliament, but of the schemes that were advocated in Great Britain, commencing with Canon Blackley's before the Select Committee of 1885 and ending with Sir John Pilter's proposals, it is said by an author on old age pensions that they were almost as numerous as autumnal leaves in Vallombrosa. They have been sifted and resifted by the committees and Royal Commissions above mentioned until there remained but four which seriously engaged the attention of British statesmen and legislators.

Canon Blackley's scheme may be briefly described as one for the compulsory insurance of all persons, of both sexes, and of every class, by the prepayment of £10 between the ages of eighteen and twenty-one years into a national friendly or provident society, thereby securing to the wage-earners 8s. per week sick-pay and 4s. per week superannuation pay after the age of seventy years. The chief objection to this scheme was its compulsory feature.

The universal scheme advocated by Mr. Charles Booth was rejected for several reasons. It proposed to grant a pension from public funds amounting to 5s. a week to all persons on attaining the age of sixty-five years, without contribution on the part of the pensioners. In 1907, estimating the old age population of sixty-five years and upwards at 2,116,000, the cost for the United Kingdom, at the outset, would have amounted to £27,508,000.

This scheme is popular; there are no qualifications required except that of age. "The universal scheme," said Mr. Joseph Chamberlain in 1899, "that will give pensions to everybody is beyond the resources of the state. Further, it would make no distinction between the provident, thrifty, and industrious, the drunkard and the spendthrift." Mr. Chamberlain's plan would have been a voluntary scheme on lines of assisted insurance. Alluding to compulsory schemes, he added, "we must put aside at once every further attempt to secure compulsory contributions from working classes which is the system in operation on the continent." (See Parliamentary Debates, 1899, Vol. 69.)

In 1908 the Old Age Pensions Act was passed. It established a non-contributory system of pensions. This Act was amended in 1911, 1919, 1924 and again in 1925, the last amendment providing for contributory pensions for certain classes of persons.

Qualifications.—Under the Old Age Pensions Acts, 1908-1924, a person must be at least seventy years of age and a British subject of ten years' standing in order to qualify for a pension. If a natural-born British subject, he must have resided in the United Kingdom for at least twelve years in the aggregate since attaining the age of fifty years, and if not a natural-born British subject, for an aggregate of twenty years since reaching fifty years of age. An inmate of a workhouse or other poor-law institution is disqualified, as is also any person in receipt of an income in excess of £49 17s. 6d. (\$242.72) per annum.

The Act of 1925 provides for contributory pensions payable to persons between the ages of sixty-five and seventy years who have been insured for not less than five years and have paid at least 104 contributions. A further condition is that the insured person must have been continuously resident in Great Britain for at least two years prior to attaining the age of sixty-five, and his last employment, excluding temporary employment, must have been in Great Britain. Every person in receipt of a pension under this scheme will on reaching the age of seventy be entitled to an old age pension under the Old Age Pensions Acts 1908-1924, regardless of means, residence or nationality.

Pensions.—The amount of the pension under the 1908-1924 Acts varies with the means of the pensioner, from 10s. (\$2.43) per week for one whose income is less than £26 5s. (\$127.75) per annum, to 1s. (24 cents) per week in the case of a claimant with a yearly income of £47 5s. (\$229.95), to the limit of £49 17s. 6d. (\$242.72). In the calculation of means, the yearly value of the first £25 (\$121.67) of capital value is excluded; that of the next £375 (\$1,825) of capital value is taken to be one-twentieth of the capital value, and that of capital value in excess of £400 (\$1,946.67) is taken to be one-tenth of the capital value. No account is taken of sickness benefit, or of the value of furniture or personal effects.

The pensions payable to persons between sixty-five and seventy years of age under the contributory scheme of 1925 is 10s. (\$2.43) per week to insured men and women, and 10s. per week to wives, between the ages of sixty-five and seventy, of insured men who are themselves entitled to pensions. A wife who has reached the age of seventy years when her husband becomes entitled to a pension may herself receive a pension under the Acts of 1908-1924 without application of the means, residence and nationality tests. Special provision is made for widows and children of insured men who died before the 1925 law came into operation and also for insured persons who have reached the age of seventy before the date on which pensions are payable under the scheme.

Pension Fund.—The expenses incurred under the Old Age Pensions Acts 1908-1924 are met by funds from the treasury. The cost of pensions under the 1925 Act is covered by contributions from the employer and the insured plus a state subsidy. The weekly contribution for a man is 9d. (18 cents)—of which 4½d. (9 cents) is paid by the insured. For a woman the employer contributes 2½d. (5 cents), and the insured 2d. (4 cents), making 4½d. (9 cents) in all.

Administration.—Forms for claims are furnished to applicants by postmasters who also make the payments. The claim is referred to the local pension committee and investigated and reported upon by a pension officer appointed by the Treasury. The central authority is now the Ministry of Health, to which on its formation in 1919 were transferred the powers and duties of the Local Government Board which formerly administered the Act. The minister decides appeals and, with the assistance of the Treasury and the Postmaster General, makes regulations for carrying out the provisions of the Acts. Pensions are paid through the post office.

The 1925 Act provides for administration of the scheme by the Minister of Health with the assistance of local authorities. Claims for pensions are to be made to the minister. Pensions are paid in the same manner as under the older Acts.

There were 1,071,093 persons in receipt of old age pensions on the 31st of March, 1926, 398,945 being men and 672,148 women. Ninety-

seven per cent of the pensions were at the maximum rate of 10s. (\$2.43) per week. The number of pensioners who were reported to have died during the year was 105,740. The total amount paid in pensions rose from £8,468,000 (\$41,210,933.33) in the year ending March 31, 1910, to £28,055,000 (\$136,349,730) in the year ending March 31, 1926.

AUSTRALIA

The Invalid and Old Age Pensions Act was passed in 1908 and amended in 1916, 1919, 1920, 1923, and 1925.

In September, 1928, a Bill providing for national insurance was introduced in the House of Representatives but was not passed. This Bill provides for compulsory and voluntary insurance on a national basis against old age and other contingencies. Contributions from employers, employees and the State would make up the insurance fund. Pensions would be payable to men at the age of sixty-five years and to women at the age of sixty years provided 104 weekly contributions had been paid and other conditions fulfilled. Pensions are provided at the same rate as under the present Act, viz., 20 shillings per week. The scheme would be administered by an Insurance Board of three or five members including an actuary and also representatives of workmen and employers. Provisions of the Act now in force are as follows:—

Qualifications.—Pensions are payable to men at the age of sixty-five years and to women at the age of sixty years. A man who is permanently incapacitated may, however, begin to receive a pension at sixty years. A pensioner must have resided in Australia continuously for at least twenty years, but continuous residence is not deemed to have been interrupted by occasional absence not exceeding in the aggregate one-tenth of the total period of residence. Evidence of good character must be produced and the desertion, within the previous twelve months, of consort or children under fourteen years of age disqualifies an applicant. A pensioner may not possess property in excess of £400 (\$1,946.67) or in any manner deprive himself of property in order to qualify for a pension. His aggregate income, inclusive of pension, must not exceed £78 (\$379.60) per annum. Exception is made in the case of a permanently blind person whose total income, including pension, together with the income of the pensioner's wife or husband, may reach £221 (\$1,075.53) per annum, or such other amount as is declared to be the basic wage for the district in which he or she resides. Pensions to members of the forces in the Great War or their dependants, and payments from any trade union, friendly society, provident society or other association are not, for the purposes of the Act, treated as income. The value of the pensioner's home is deducted from the value of accumulated property.

Pensions.—The commissioner, or deputy commissioner appointed under the Act, is empowered to determine a reasonable amount having regard to all circumstances of the case, but in no instance may the pension exceed £52 (\$252.72) per annum. The allowance is reducible by £1 (\$4.87) a year for every complete £10 (\$48.67) by which the net capital value of the property owned by the pensioner exceeds £50 (\$243.33).

Administration.—Claims are received and registered by registrars, who number about seven hundred, and they are investigated by magistrates. At each of the state capitals there is a deputy commissioner and at Melbourne a commissioner and assistant commissioner charged with the administration of the Act.

In the year ending June 30, 1927, there were 133,234 old age pensioners, or 218·04 per ten thousand of the population of whom 106,162 or 79·68 per cent were in receipt of the maximum pension of £52 (\$252.72) per annum. The total liability for the year was approximately £6,628,908 (\$32,216,492.88), the cost of administration covering both invalid and old age pensions was £116,008 (\$563,798.88).

NEW ZEALAND

An Old Age Pension Bill was introduced into the New Zealand legislature in 1896 but was rejected. In 1898, however, the Bill became law. From 1898 to 1901 amendments were made which improved the working of the Act, and in 1905 the amount of the pension was increased. In 1913 the law was consolidated. In 1917 the Finance Act provided for a bonus to pensioners which in 1920 was incorporated in the statutory pension. In 1924 and 1925 the pensions to the poorest class of pensioners were increased. The Pensions Act, 1926, is a consolidation of previous legislation on the subject.

Qualifications.—Pensions are payable to men at the age of sixty-five years and to women at the age of sixty years, unless the applicant is a parent of two or more dependent children under fifteen years of age, in which case the age limit is reduced by five years. The pensioner must have lived in New Zealand continuously for twenty-five years, but continuous residence is not deemed to be interrupted by absences not exceeding two years in the aggregate. An additional six months' period of absence is allowed for every additional year of residence, in excess of the twenty-five years immediately preceding the date of application, provided that the applicant has lived in New Zealand during the twelve months prior to the date of application. In the case of seamen, continuous residence is not interrupted by absences on board a ship which is registered in New Zealand, provided that the applicant establishes the fact that his home is in New Zealand. Imprisonment for a term of five years during his twenty-five years of residence disqualifies an applicant, as does also imprisonment during the past twelve years for a term of four months or on four occasions for an offence punishable by twelve months' imprisonment. The law also excludes from its benefits any one who has not lived a sober and reputable life during the past year, or who has deserted wife (or husband) and children at any time during the past twelve years. Aliens and subjects who have been naturalized less than a year are disqualified, as are also Asiatics, whether naturalized or not, and whether British subjects by birth or not, and Maoris who receive votes other than pensions. The yearly income of the applicant, if single, must not exceed £97 10s. (\$473.85) or, if married, £143 (\$694.98). The accumulated property may not exceed £460 (\$2,235.60) and no person may deprive himself of property in order to qualify for a pension. Furniture and personal effects are excluded when computing income, and the pensioner's house is exempt. Income includes board and lodging up to £26 (\$126.53) per annum but does not include: benefits from a friendly society; money received from the sale or exchange of land or property; capital expended for the benefit of the applicant or his consort; property inherited from a deceased husband or wife; money received from any fire insurance. In computing income, additional exemption is granted for any one of the following: pensions under the War Pensions Act, 1915; other money not exceeding £39 (\$189.80) in any year.

Pensions.—The maximum pension granted under the Act is £45 10s. (\$221.13) per annum, or 17s. 6d. (\$4.20) per week, but an additional allowance, not exceeding £13 per annum is provided for pensioners over sixty years of age if men or fifty-five years of age if women who have two or more dependent children under fifteen years of age and who have no accumulated property and no income other than the pension. The pension is reducible by £1 (\$4.87) for every complete £1 (\$4.87) of income over £52 (\$253.07), for every £10 (\$48.67) of the net capital value of accumulated property and for every year or part of a year by which the age of the applicant is less than sixty-five years.

Pension Fund.—The entire cost of pensions is borne by the state.

Administration.—The country is divided into seventy-three districts each in charge of a pension registrar. Claims are investigated by the magistrates, who are empowered to grant or refuse applications. The Commissioner of Pensions at Wellington administers the Act and is responsible to the Minister of Finance.

During the fiscal year ending March 31, 1927, there were 23,751 persons who were in receipt of pensions. The amount expended during the same period was £982,356 (\$4,774,250.16) or approximately £41 8s. (\$201.18) per pension.

SOUTH AFRICA

The Commission on Old Age Pensions and National Insurance appointed by the Government in 1926 made its first report dealing with old age and invalidity insurance in May, 1927, and recommended that pending the institution of a contributory scheme the Government should institute without delay a system of non-contributory pensions. It was recommended that the pensionable age be sixty-five years and the amount of the pension 10s. a week. One member of the Commission made certain reservations from the report suggesting that the pensionable age of women should be sixty years and the pension £1 a week. The commission further recommended that pensions should be granted only to those applicants who have been British subjects for five years and have been ordinarily resident in the Union for fifteen out of the twenty years immediately preceding the date of application, and that pensions should lapse during absence from the Union unless the country to which the pensioner has gone has entered into a reciprocal arrangement with the Union. Natives would not be eligible for pension. A means limit would be fixed, the amount of the pension being determined by deducting the claimant's income from £52 and dividing the balance by two. Thus a claimant having an income of £48 would receive a pension of £2. Gifts and allowances from children and grandchildren, free board and lodging, charitable gifts, casual earnings, or benefits paid by friendly societies or trade unions would not be regarded as income.

In June, 1928, a law was gazetted establishing a system of old age pensions to come into force on January 1, 1929.

Qualifications.—Every white person and every coloured person is entitled to a pension at the age of sixty-five years provided such person is a British subject, domiciled in the Union and resident therein for fifteen out of the twenty years immediately preceding the date of his application for a pension. No provision is made for the payment of pensions to natives. Marriage with an alien does not disqualify a woman for receipt

of a pension if she is otherwise eligible under the Act. Pensions will not be granted to any person whose annual income or earnings exceed £51 in the case of Europeans and £33 in the case of coloured people. In calculating the yearly means of an applicant, funeral or sale benefits, gifts, furniture and personal effects are not taken into account. Free board and lodging are also excepted unless they are given as remuneration for services rendered. In calculating the means of a married man who is living in the same house as his wife his income is to be reckoned as one-half of their total means. In case of joint ownership of property each spouse is deemed to be entitled to one-half that property. No person may deprive himself of property in order to qualify for a higher pension. Provision is made for reciprocal arrangements to be made with any country whose old age pension scheme gives benefits substantially corresponding to those provided by the Act, whereby residence in the one country will, for purposes of qualification, be treated as residence in the other country and pensions payable in the one country be payable to persons while resident in the other country.

Pensions.—The pension payable to white persons varies, according to the income of the pensioner, from £3 per annum for persons with yearly incomes of £48-£51, to £30 per annum for those whose yearly incomes are £24 or less. The pension payable to coloured persons ranges from £3 a year to those whose annual income is £30-£33, to £18 to those whose means are £18 a year or less. If any child of a pensioner is, in the opinion of the commissioner, able to maintain him or to contribute towards his maintenance, the pension payments made such pensioner may be recovered from his child or children unless the commissioner is of the opinion that the measure of maintenance accorded to the pensioner by such child is reasonable, having regard to his means.

Administration.—The Act is administered by a Commissioner of Pensions.

ARGENTINA

An Act of November, 1923, provides for compulsory insurance against old age.*

Qualifications.—Insurance is compulsory for all wage-earners and salaried workers in the mercantile marine, industrial establishments and commercial houses, as well as for journalists and those employed in printing and publishing houses. Wage-earners and salaried employees in benefit societies and trade unions may come under the Act on condition that they pay the employer's contribution. Persons under eighteen years of age and home workers are exempt.

Pensions.—The amount of the pensions and conditions upon which they are granted are fixed by the management committee.

Pension Fund.—The burden of insurance is borne entirely by the employers and the workers, without the aid of a state subsidy. The insured person contributes a sum equal to five per cent of the monthly wage up to a maximum wage of 1,500 pesos (\$1,447.14), together with an amount equal to the first month's wages or salary paid him on his entry into his employment. This payment may be made in ten monthly instal-

* The Chamber of Deputies passed a resolution by the Senate in 1925, suspending the operation of this Act.

ments. The insured also pays the first monthly increment of wage received by him. The employer pays a monthly contribution equal to five per cent of the total wages paid his permanent staff, wages in excess of 1,500 pesos (\$1,447.14), being left out of account.

Administration.—The administration of the fund is entrusted to a board of management on which the Government, employers and workers are represented.

AUSTRIA

A compulsory system of old age insurance was provided by an Act effective January, 1909, and amended in 1914 and 1920.

Qualifications.—Only salaried employees fall within the scope of this law. Salaries must range from 600 krone (\$121.80) to 18,000 krone (\$3,654), and contributors must pay for forty years or have paid for five years on reaching the age of sixty-five. In the case of women these figures are thirty-five and fifty-five respectively.

Pensions.—The amount varies with the number of contributions and the salary, the minimum of the lowest class being 180 krone (\$36.54), and the maximum of the highest class, 900 krone (\$182.70). The amendment of 1920 increased the maximum amounts for each class, that for the highest class being now 5,400 krone (\$1,096.20).

Pension Fund.—Before the war, monthly premiums ranged from 6 krone (\$1.21), to 30 krone (\$6.09). These were increased in 1920 and the employed compelled to pay two-thirds of the premium for the four lower classes, and one-half the premium in the next two classes. In case of an income of over 7,200 krone (\$1,461.60) the insured person pays the whole premium.

Administration.—There is a central pension office and local branches. There is also a compulsory old age pension fund for the Government mining employees which was established in 1854.

An Act passed in April, 1927, provides for a system of workers' pensions to come into force on a date to be determined by Decree. The scheme provides for pensions at the age of sixty-five years for those who have completed a waiting period of 104 months, of which 52 must have been completed during the three years previous to application for a pension. The pension, which varies with the wage of the insured person, is supplemented by a fixed public subsidy of 6 shillings a month.

BELGIUM

Belgium established a non-contributory system of old age pensions by an Act dated August 20, 1920, which is still in force for those persons who were born before October 1, 1861. A new Act dated December 10, 1924, was put into effect on January 1, 1926, but does not apply to salaried workers who will come under a special Act of March, 1925, which becomes operative on January 1, 1927, but which from January 1, 1926, will bring salaried workers into the general scheme. Miners are also protected by a special Act passed 1924. In 1927, the law was again amended.

Qualifications.—Insurance is compulsory for all persons who work for an employer at an annual remuneration not exceeding 12,000 francs

(\$2,316). This maximum is increased 1,000 francs (\$193) for each dependent child under sixteen years of age. State and municipal employees, miners and others who are provided for by special laws are exempt. In January, 1926, two Decrees were issued, extending the benefits of the Act to irregular or migratory workers employed in loading and unloading and repairing boats and ships and to those employed by the day or half-day at the homes of several employers. Foreigners working in Belgium are subject to the provisions of the law, but are not entitled to the benefit of the state and employers' contribution unless their country of origin gives reciprocal benefits to Belgians.

Pensions.—Except in the case where an insured person dies unmarried or a widower, the contribution of the state constitutes either an old age annuity of 240 francs (\$46.32) for the insured, or a similar annuity for the wife if she has reached the age of sixty-five years. Before that time the maximum survivors' annuity is fixed at 120 francs (\$23.16).

The minimum old age pension is 720 francs (\$138.96) of which 480 francs (\$92.64) is paid from the fund formed by the workers' and employers' payments, and 240 francs (\$46.32) from the contribution of the state. One-third of the widows' pension of 360 francs (\$69.48) is paid. An annuity of 120 francs (\$23.16) for each child under sixteen years of age is payable to the widowed mother or, in case of her death, to the guardian of the child. The widow's pension is increased to 480 francs (\$92.64) after she has passed the age of sixty-five years.

An amending Act of July, 1927, provides for supplementary pensions to meet the increase in the cost of living and the fall in the value of the currency. The additional amounts granted are as follows:—

Income	Supplement
720 fr. plus..	720 fr.
721-1200 fr..	600 fr.
1201-1680 fr..	480 fr.
1681-2160 fr..	360 fr.

In the case of a married couple the amount of the supplement is 1.75 times the above rate. In the case of miners similar regulations are made having regard to the fact that extra allowances to miners paid by the National Miners' Pensions Fund are much larger than those granted by the Government under the general system. The supplementary allowance is therefore smaller being 360 fr. a year for a bachelor, widower or divorced man whose income does not exceed 720 fr. in addition to his pension. If his resources exceed that amount he is not entitled to a pension. In the case of a married man the supplementary allowance is at the same rate as under the general system save that old age and insurance benefits are taken into account in determining the resources of the beneficiary.

The supplementary survivors' and orphans' allowances are raised from 120 to 180 francs a year.

Pension Fund.—Unmarried boys under eighteen years of age, and girls and women contribute one franc (\$193) per month and all other persons contribute three francs (\$584). An equal amount is paid by the employer. The state contribution is on a sliding scale according to the age of the person insured with a maximum annual payment of 288 francs (\$55.58) per person.

Administration.—Contributions of employers and insured persons are deposited in the General Savings and Pension Fund, which is responsible for the management of the capital and the constitution of the pensions.

Regulations for the administration of the Act must be approved by the Ministry of Industry, Labour and Social Welfare. An annual subsidy to cover expenses is granted to approved societies whose object is to affiliate their numbers to the General Savings and Pension Fund.

BULGARIA

By an Act of March 6, 1924, compulsory insurance against old age was established.

Qualifications.—All wage-earners and salaried employees without distinction of age, sex or remuneration come under the law, the only exceptions being made for those covered by special acts, such as civil servants. Small employers, agriculturists and non-salaried intellectual workers have the option of insuring themselves. Foreign salaried employees are insured if their country of origin gives reciprocal benefits to Bulgarians. Pensions are granted to persons sixty years of age who have paid 1,040 weekly contributions.

Pensions.—Pensions are composed of a fixed portion of about 30 per cent of the annual remuneration corresponding to the wage class to which the insured person belonged when he retired, and a variable portion proportionate to the number of weekly payments made over and above 156. Contributions of insured persons who paid 156 weekly payments and died without receiving a pension revert to the nearest relatives of the deceased if the income of the said relatives does not exceed 6,000 levas (\$1,158).

Pension Fund.—Expenses are covered by a three-fold contribution by the insured, the employer and the state. Each contributes an equal amount which ranges from 1.66 per cent to 1.11 per cent of wages.

Administration.—The Act is administered by the Social Insurance Office established in the Ministry of Commerce, Industry and Labour.

CHILE

Decree No. 34, dated January 22, 1926, promulgated the text of the Act of 1924 as amended to that date. The Act provides for compulsory insurance including old age pensions.

Qualifications.—Insurance is compulsory for all persons under the age of sixty-five years who normally have no income or means of subsistence, other than the wages or salary paid them by an employer, provided that the wages or salary does not exceed 8,000 pesos (\$2,880) a year. Persons employed on probation, or apprentices are also liable to insurance even if they do not receive a wage or salary. Workers, artisans, or craftsmen who work independently, persons who perform service directly for the public in streets, public gardens, galleries or shops, small manufacturers, and small tradesmen are also liable to insurance provided that their annual income does not exceed the fixed amount given above. Persons in any of the above classes who are members of an approved society which grants benefits to its members equal to those payable under the insurance scheme are exempt. Voluntary insurance is provided for persons under forty-five years of age whose income does not exceed 8,000 pesos a year but who are not liable to compulsory insurance. Pensions are payable at

the age of fifty-five years but insured persons may declare at the time of registration that they wish to draw the pension at sixty or sixty-five years of age instead of fifty-five.

Pensions.—Insured persons will state at the time of registration whether they choose for the constitution of the pension the system of alienated contributions or repayable contributions. In the former case the insured, in order to obtain a larger pension, cedes definitely to the fund the total amount of his contributions, and if he dies before the age which has been fixed for the payment of the pension, the amount of his contributions will not be repayable. Under the system of repayable contributions, if the insured person dies before drawing his old age pension and without having held an invalidity pension, his heirs are entitled to a sum equal to the amount of his personal contributions. The amount of the pension is not stated.

Pension Fund.—The pension fund is made up of contributions from insured persons, employers and the state, together with interest on the capital, the proceeds of fines imposed under certain specified Acts, donations, and the proceeds of taxes imposed on foreign insurance companies doing business in Chile, and a tax of one per cent on all payments made by municipal or state councils, unless these payments are for foreign debt, grants to charitable institutions and education, and the purchase of materials in foreign countries. Wage payments and old age pensions are also exempt. The compulsorily insured person contributes two per cent, the employer three per cent, and the state one per cent of the weekly wage or salary of the insured. Persons insuring voluntarily pay three and one-half per cent of their weekly income and the state contributes an equal amount. The amounts to be paid for apprentices are the amounts corresponding to the lowest wages paid for the kind of work on which they are employed, the master paying both his own contribution and that due from the insured in this class.

Administration.—An organization consisting of a central fund and local funds will be set up. The direction of the local funds is entrusted to a governing body of nine members. Three members are elected by the insured persons, three by their employers and the remaining three are appointed by the President of the Republic. One of the last-mentioned members is to be a medical practitioner.

CZECHO-SLOVAKIA

An Act of November, 1924, amended as from January 1, 1929, provides for compulsory insurance against old age for all wage earners except those who already enjoy the benefits of the schemes already in existence. These include one covering salaried employees passed in 1906 and amended in 1914, and one for miners enacted in 1922.

Qualifications.—The law of 1924 covers all Czecho-Slovak subjects, including apprentices, home workers and seamen. Insured persons become entitled to pensions at the age of sixty-five years after paying 150 weekly contributions, at least thirteen of which must have been paid in the two years preceding receipt of benefit. In order to benefit under the former laws for salaried employees pensioners must have contributed for forty years in the case of men and for thirty-five years in the case of women, membership to begin at eighteen years of age and income to be not less than 600 krone (\$121.80) or more than 3,000 krone (\$609). By the

amending Act which came into force on January 1, 1929, persons under sixteen years of age will not be compulsorily insured against old age except by special decree. Home workers, seasonal workers and persons working now for one employer and now for another may, if their wages are below a certain figure, be exempted from compulsory insurance but retain the right to voluntary insurance.

Pensions.—The pension is composed of a basic pension fixed on a standard basis for all beneficiaries at 500 Czecho-Slovak crowns per annum with increases amounting to 3·50 crowns for each monthly payment made by the insured person. Thus an insured person who has paid contributions without interruption for thirty-five years will receive an annual pension of 1,970 crowns. Bonuses are payable for dependent children under seventeen years of age. Contributions and pensions for salaried workers under the 1906 and 1914 laws are similar to those in Austria.

Pension Fund.—Under the 1924 law as amended workers are divided into five classes. Contributions which originally ranged from 4·30 (87 cents) to 8·80 krone (\$1.78) a week in contributions payable one-half by the worker were reduced from January 1, 1929, by 16·5 per cent in the lower wage groups and by 4 per cent in the highest group. A subsidy is given by the state.

Administration.—The Act is administered by the Central Insurance Institution at Prague.

DENMARK

Denmark was the first country to establish a non-contributory system of old age pensions under a law passed in 1891. In 1922 a new Act was passed, which was in its turn replaced in 1927.

Qualifications.—Every Danish citizen who is domiciled in the country, or is employed on a Danish vessel for five years, is entitled to an old age annuity when he has attained the age of sixty-five years if he can fulfil certain general conditions which guarantee respectability. Under special circumstances pensions may be paid from the age of sixty years. Persons who have been in receipt of poor relief during the three years previous to their applications are not eligible.

Pensions.—The amount of the pension is fixed in consideration of the place of residence, sex and matrimonial status of the pensioner, and in such a way that the pensioner receives about 10 per cent additional for each year that he postpones enjoyment of the annuity between the sixty-fifth and sixty-eighth year. In Copenhagen, the fixed amount for a married couple who have both attained the age of sixty-five years is 1,008 kr. (\$270.11), and for a single man 552 kr. (\$147.92). A cost of living bonus is also granted and communal authorities may make an allowance for medical treatment, medicine, etc. The full amount of the annuity is only paid to persons whose annual income does not exceed the following: For married couples in Copenhagen and the larger towns, 200 kr.; for married couples in the smaller towns, 150 kr., and for married couples in rural districts, and single persons irrespective of place of residence, 100 kr.

Pension Fund.—The pensions are paid by the municipalities, seven-twelfths of the expenses being borne by the state.

FINLAND

In November, 1928, the President of the Republic of Finland approved the introduction in Parliament of a Bill providing for compulsory old age and invalidity insurance. All Finnish citizens twenty-one years of age and over would be insured. Pensions would be payable at the age of sixty-five years. The financial resources of the scheme would be provided by contributions from insured persons, the state and the local authorities.

FRANCE

An old age pensions law was enacted in France in 1910 and amended in 1912 and 1915. In 1928 an Act was passed providing for compulsory insurance including old age pensions. The Act does not apply to the Department of the Haut Rhin, the Bas Rhin, and the Moselle, where a system of insurance is already in force. A special Act will be required to substitute the general system for this local scheme.

Qualifications.—Insurance is compulsory for all wage-earners of either sex whose total annual remuneration does not exceed 15,000 francs, or in the case of wage-earners having a dependent child under 16 years of age, 18,000 francs. The maximum wage is further increased by 2,000 francs in respect of each child after the first. Share farmers, who usually work alone or with their families and who do not own part of the stock, are included in the scheme, as are also foreign wage-earners who have permanent domicile in France. These latter, however, do not benefit by certain of the allowances and pension additions. Employees of the state, departments, communes, railways and tramways, miners and slate quarry men and seamen are already insured and a special law will be passed to co-ordinate their systems with the general scheme.

Pensions are payable at the age of sixty years but the insured person is entitled to delay payment from year to year until the age of sixty-five years. In order to obtain the full pension at the normal rate contributions must be paid for thirty years of at least 240 working days each. During the transition period contributions must be paid each year for at least 240 working days from the coming into force of the Act to the time of claiming the pension. Voluntary contributions under the general regime may claim pension at sixty years of age if at least ten years' contributions have been completed, or at fifty-five years of age if twenty-five years' contributions have been paid. Under the special regime, contributions must have been paid for at least five years of 240 working days each. Voluntary insurance is provided under a general regime for persons who, without being in receipt of a salary, live principally on the produce of their labour, and under a special regime for the non-wage-earning wives of compulsorily or voluntarily insured men. Admission to voluntary insurance cannot take place after the age of fifty years except in the case of those insured in workers' and peasants' funds whose contributions are up to date. Applicants must also fulfil the conditions as to nationality, health and income.

Pensions—Normal Rate for Compulsorily Insured.—An insured person who is able to establish at the age of sixty years or up to the age of sixty-five years that he has to his credit thirty years of contributions each consisting of at least 240 working days, is entitled to a pension which must not be less than 40 per cent of his average annual wages calculated from the compulsory contributions paid in respect of each year from the age of

sixteen years. If he is unable to establish the required minimum of contributions, he is only entitled to the annuity resulting from the capitalization of the amounts paid into his personal account.

Rate during Transition Period for Compulsorily Insured.—During the transition period insured persons who since the coming into force of the new law have to their credit each year, in respect of wages which constitute their principal income, contributions corresponding to at least 240 working days, will be entitled to an old age pension at least equal to as many thirtieths of the normal pension as they have years of contributions to their credit. The amount of the pension will not, however, be less than 600 francs a year. If the minimum of contributions has not been attained, the pension is reduced to the annuity resulting from the capitalization of the amounts credited to the pensioner's personal account.

Rate for Voluntarily Insured Persons.—Persons voluntarily insured under the general regime are entitled to an annual pension not exceeding 8,000 francs. Under the special regime half the contribution is applied to the constitution of an old age annuity capitalized in an individual account. The minimum annual pension of 600 francs provided for compulsorily insured women of the transition period is reduced to 250 francs for the women beneficiaries of the special regime.

Pension Fund.—The financial resources of the scheme consist of contributions from insured persons and employers and a subsidy from the state. For compulsory insurance the contributions of the insured person and of the employer amount together to 10 per cent of wages up to 1,500 francs. Five per cent is contributed by the insured and an equal amount by the employer, who makes payment of the whole sum, deducting on pay day from the wages of each contributor the amount of the contribution. The amount of the state subsidy will equal the credit opened by the Finance Law of 1926 and will amount to 240,000,000 francs. This will be increased by one-half the savings which the state will effect through the social insurance scheme.

Under the general regime of the voluntary insurance plan the insured person is free to fix his own contribution at between 5 and 10 per cent of his annual income, with a minimum of 300 francs payable in instalments at least once a quarter. Contributions payable by those voluntarily insured under the special regime are fixed at 10 francs a month.

Administration.—The general administration and supervision of the whole social insurance scheme will be in the hands of the Superior Social Insurance Council, the National Office and the departmental and inter-departmental social insurance office, and the General Supervisory Department of the Ministry of Labour.

GERMANY

The Old Age Insurance Act passed in 1889 by Germany was the first enactment providing for a national system of compulsory old age insurance. The Act and its amendments were consolidated in 1899 and in 1924.

Qualifications.—The original Act fixed the pensionable age at seventy years, but an Imperial law of 1916 reduced the eligible age to sixty-five years. In order to qualify for an old age pension, 200 to 500 weekly

contributions must have been made. An invalidity pension is obtainable by all persons unable to earn one-third of the normal wages in the same occupation and locality.

Insurance is compulsory for all workers, journeymen, domestic servants, home workers, crews of German vessels, assistants and apprentices employed for remuneration. Small employers, temporary employees and those who receive no remuneration except free maintenance may insure voluntarily.

Pensions.—The annual basic pension is 168 marks plus a state subsidy of 72 marks and an increment of 20 per cent of all contributions paid after January 1, 1924. An additional 90 marks is paid in respect of each child under eighteen years of age who is dependent on the pensioner. The average pension amounts to 25 marks a month, a skilled industrial worker receiving about 30 marks.

Pension Fund.—The system of contributions is more complicated than in France. Wage-earners are divided into six groups and the weekly contribution increases with the wages, the amount contributed weekly since 1917 by persons receiving less than 6 marks (\$1.43) per week being 25 pf. (5.6 cents), and the weekly premium on wages over 30 marks per week (\$7.14) being 140 pf. (33.3 cents). Of these amounts the employer and employee each contribute one-half, the employer being responsible for the payment. The state adds 72 marks (\$17.15). The rate of contribution has been increased from time to time, the last revision being in 1925.

Administration.—The state bears the cost of administration. There are special institutions for administering the law with regard to employees in mines, navigation and on the railroads. These bodies were in existence at the time of the passing of the Act and their pensions are on a more liberal scale. There are about fifty large territorial divisions each with an administrative office which must accumulate a reserve fund, the limits of which are fixed by the law.

GREECE

An Act respecting the Compulsory Insurance of Wage-Earners was passed in July, 1922, but will only become operative by Royal Decree.

Qualifications.—Wage-earning and salaried employees and servants of both sexes employed for remuneration are compulsorily insured. Voluntary insurance is provided for persons engaged in home industries alone or with members of the family. Pensions are payable in cases of incapacity for work due to old age.

Pensions.—The amount of the pension is fixed by the regulations. Pensions are also granted to the widow and minor children of a deceased insured person.

Pension Fund.—The rates of contribution are fixed by regulations issued on the recommendation of the Ministry of National Economy.

Administration.—Insurance is carried by workers' insurance institutions under supervision of the Ministry of National Economy.

ICELAND

Provision for old age insurance was made in Iceland in 1909. All persons between eighteen and sixty years of age are liable to contribute, with the exception of persons receiving poor-relief, disabled persons and those supporting needy relatives, convicts, and persons entitled to pensions amounting to at least 150 kronen (\$40.20). Men contribute 1.50 kronen (40 cents) annually and women 0.75 kronen (20 cents). The state adds to each 0.50 kronen (13 cents). In each commune, two-thirds of the contributions received by the old age relief funds, half of the state contributions and half of the interest accumulated is distributed among deserving necessitous persons. Relief is granted only for one year in each case and the amount must fall between 20 and 200 kronen (\$5.36-\$53.60).

ITALY

Compulsory insurance against old age and invalidity was introduced in Italy by a Decree of April 21, 1919. A number of disputes over the operation of the law culminated in a decision of the Court of Cassation which made it appear that as the Decree of 1919 had not been ratified by the Chambers, it could not have the force of law. The Government then issued a Royal Decree in December, 1923, replacing that of 1919. The system, however, remained practically unchanged. In 1928 an amending Act was passed.

Qualifications.—Pensions are payable at the age of sixty-five years provided that at least 240 fortnightly contributions have been paid. If permanent incapacity to work is proved, pensions are granted at any age provided 120 fortnightly contributions are paid. Insured persons between the ages of sixty and sixty-five years who have paid 240 fortnightly contributions may receive pensions at reduced rates while continuing to pay premiums toward the full pension which they will receive at sixty-five years of age.

Insurance is compulsory for all Italian subjects between the ages of sixty and sixty-five years, who work for an employer in any industry, trade or profession, in agriculture or the public services, or who are engaged in domestic service or in home industries. Aliens are subject to the law but do not receive the benefit of the state subsidy unless their country of origin grants reciprocal benefits to Italian citizens.

Salaried employees and persons of similar standing whose average salary exceeds 800 lire (\$154.40), maritime workers during their period of service on Italian ships if they contribute to the Mercantile Marine Invalidity Fund, and public officials, are exempted from the operation of the law.

Voluntary insurance is provided for independent workers whose annual earnings do not exceed 500 lire (\$96.50), for women engaged in domestic work and for persons who have ceased to be liable to compulsory insurance.

Pensions.—The state contributes 100 lire (\$19.30) to each pension, which is made up of 66 per cent of the first 120 fortnightly contributions, 50 per cent of the next 102 and 25 per cent of the remaining contributions. When an insured male worker dies without receiving his pension, his widow or children under fifteen years of age are entitled to receive fifty lire (\$9.65) per month for six months after his death. One-half of this amount is paid by the state. The amending Act of 1928 provides for an increase

in the pension rate of 75 per cent in the case of the minimum rate and of $33\frac{1}{3}$ per cent in the ordinary rates. In addition a supplementary benefit of 10 per cent in respect of each dependent child will be paid.

Pension Fund.—An insured person and his employer contribute to the fund in equal proportions, the amount varying with the income of the insured. When the daily wage is two lire (39 cents) or less the fortnightly contribution is fifty centesimi (9·6 cents); when the daily wage exceeds ten lire (\$1.93), the premium is three lire (58 cents).

Administration.—The scheme is administered by the National Social Insurance Institution working through social provident institutes established in every province. The governing body of the institution consists of eight members representing employers and eight representing compulsorily insured persons who are appointed by the principal organizations of their respective groups; four members selected from experts in social insurance questions, the Director General of the National Insurance Institution and the Director General of the National Industrial Accident Insurance Institution, one official representative each of the Ministry of National Economy and the Minister of Finance. A chairman must be selected from amongst persons other than those mentioned above.

JUGO-SLAVIA

The Act respecting Workers' Insurance passed in May, 1922, provides for old age pensions.

Qualifications.—Insurance is compulsory for every person who performs manual or mental work for remuneration without distinction of age, sex or nationality. Agricultural workers, prisoners and persons employed occasionally in household tasks are exempt. Voluntary insurance is provided for those not liable to compulsory insurance. Pensions are payable at seventy years of age to those who have paid five hundred weekly contributions.

Pensions.—The pension is a sum equal to twelve times the average annual contribution. The widow of an insured person or pensioner receives an annuity for three years at an annual rate of one-fourth of the pension received by or due to the husband. Children receive benefits at the same rate until the age of sixteen years. The pension of widow and children together must not exceed the amount to which the deceased would have been entitled.

Pension Fund.—Employers and workers each contribute one and a half per cent of the daily basic wage. A state subsidy is granted for the purpose of increasing pensions amounting to less than 1,500 dinar (about £60) (\$289.50).

Administration.—A Central Workers Institution is established for the whole Kingdom, working through local workers benefit societies.

LUXEMBURG

An Old Age and Invalidity Insurance Act was passed in 1911.

Qualifications.—The age at which a person may be pensioned was reduced in 1914 from sixty-eight to sixty-five years. The scheme embraces all workmen, assistants, companions, apprentices and domestic

servants and employees in industries, offices, etc., foremen and technical experts, clerks and commercial apprentices, whose annual remuneration does not exceed 3,750 francs (\$723.75). Provision is made for the extension of the Act to other callings by regulation. Certain classes whose earnings are over 3,750 francs but less than 4,500 francs (\$868.50) are permitted to insure if they are under forty years of age.

Public employees are excluded if at least as favourable treatment is already accorded them. Special provisions relate to railway employees.

A Luxemburger must have worked in the Grand Duchy for at least 2,700 days in order to qualify for an old age pension, and for 1,500 days for a disability pension. In the case of a foreigner the number of days' work required is fixed at 2,700 in both cases. Provision is made for suspension of this clause in connection with the subjects of countries according benefits to aliens.

Pensions.—The amount of the pension paid to those who have worked 1,350 days, whose annual earnings were 500 francs (\$96.50) or less is fixed by the Act at 180 francs (\$34.74) for men and 144 francs (\$27.79) in the case of women. These rates are subject to increases as the wages increase.

In addition, 8 centimes (1.5 cents) and 16 centimes (3 cents) respectively are added to the pension for each period of six days' work in excess of 1,350 days.

In the event of death before a pension is granted 50 francs (\$9.65) is paid monthly for six months to three or more children under sixteen years of age, for five months to two such children or for four months to one. A widow without children under sixteen is granted 50 francs (\$9.65) for 3 months.

Pension Fund.—The law fixes the rate of contribution for the first five years at 2.1 per cent of the wages paid, one-half of this amount to be borne by the workers and the other half by the employers who are responsible for the payment. The state contributes one-third of the minimum annuity.

Administration.—The State Insurance Institution is charged with the administration of the Act, which refers also to sickness insurance. One-half of the expenses of the institution is borne by the state but one-fifth of this amount is refunded by the Communes.

A new law has been passed providing for compulsory insurance of all workers over sixteen years of age except salaried employees earning more than 10,000 francs per year, civil servants, agricultural labourers, domestic servants and foresters. Voluntary insurance is provided for workers under forty years of age who are not subject to compulsory insurance and whose annual salaries do not exceed 10,000 francs per annum. The pension is in proportion to the annual rate of wages, with a minimum of 360 francs. The state, the communes, employers and employees contribute to the pension fund, the amount of premium paid by the insured being four per cent of earnings.

NORWAY

In December, 1923, an Old-Age Assistance Act was passed but will not be put in force until a date which will be determined.

Qualifications.—Persons entitled to pensions are Norwegian citizens who have resided in the country or have sailed under the Norwegian flag at least one-half of the period since their attaining sixteen years of age

and at least five years before the formulation of the claim to pensions. Persons whose civil rights have been legally suspended or who have been convicted of vagrancy, drunkenness, begging or neglect to support their families during the five years previous to making claim for pensions are disqualified. Pensions are payable at seventy years of age. In the case of a married couple, it is sufficient if conditions are fulfilled by the partner on whose age the claim is based.

Pensions.—The annual old-age pension is sixty per cent of the sum by which the annual income of the pensioner falls short of a basic pension. This basic pension is fixed by the communal authorities in each commune and must be such that sixty per cent of it suffices to maintain a single person or a married couple without their income. In the case of a married couple with children under sixteen years of age, the basic pension is proportionately increased. In computing income 450 kroner (\$120.60) are left out of account in the case of married persons where both have attained the age of seventy years. In other cases, the amount is 300 kroner (\$80.40).

Pension Fund.—Pensions are paid by the municipal authorities who are entitled to claim a subsidy from the state of fifty per cent of their expenditure with a maximum amount of 450 kroner (\$120.60) for each married couple and 300 kroner (\$80.40) for each single pensioner. The state subsidy may be increased in the case of municipalities with small financial resources.

Administration.—The administration of the Act is entrusted to Municipal Old Age Assistance Commissions which are under the supervision of the State Insurance office.

PORTUGAL

In 1919 Portugal set up a system of compulsory old age insurance in connection with a broader scheme of social insurance.

Qualifications.—A full pension is paid at the age of seventy years, provided premiums have been paid for thirty years. Earnings must not exceed 900 escudos (\$972). The following are excluded from the scheme: public officials otherwise pensioned, soldiers employed as labourers; infirm persons unable to earn more than a third of the average wages of ordinary labourers, those who earn only their subsistence and wage-earners and other employees already insured.

Pensions.—At the age of seventy years, a pension equal to the whole of the wages is paid. In case of invalidity, the amount of the pension varies with the number of contributions made.

Pension Fund.—The employee must contribute to the fund one and one-half per cent of his daily wages, one per cent being for insurance against invalidity and one-half per cent to insure against old age. The employer is obliged to pay an amount equal to six per cent of the wages of his employees, four per cent being allocated to the insurance against invalidity and two per cent to the old age insurance fund. The state is liable for a payment equal to seven and one-half per cent of the average wages of those wage-earners who are annually on military service.

If an insured person has contributed for five years and dies before he has received a pension, his children are entitled to 10 escudos (\$10.80)

monthly for the first six months after his death. A widow having no children receives 50 escudos (\$54).

Administration.—The cost of administration is borne by the state. An institute of Compulsory Social Insurance was established to administer the system of old age insurance together with other forms of social insurance.

SPAIN

In 1908, Spain passed a law providing for voluntary old age insurance, subsidies being granted by the state. In March, 1919, a Royal Decree created a compulsory system.

Qualifications.—A pensioner must be sixty-five years of age. Total income must not exceed 4,000 pesetas (\$772) per annum. The system applies only to industrial workers, but in the Decree, provision was made for investigation into the problem of its application to agriculture.

Pensions.—The Decree states that for persons under forty-five years of age at the date of enactment, the "initial" pension shall be 365 pesetas (\$70.45) per annum. At a later date the pension is to be converted into a "normal" pension by means of a compulsory contribution levied on all insured workers for the purpose of increasing the pension. The minimum contribution may be increased voluntarily up to an amount sufficient to furnish an income of 2,000 pesetas (\$386).

For wage-earners over forty-five years of age at the date of the publication of the decree, the pension will vary with the voluntary contributions of the worker and other factors. Contribution by employer and state are similar to those in the case of workers under forty-five years of age. If the amount to his credit is sufficient to provide a life annuity of 180 pesetas (\$34.75), this annuity is created. If this is not the case, the money is transferred to a public or social institution on which the law imposed the task of assisting the worker for the remainder of his life.

If an insured person dies before reaching the age of sixty-five years, the amount to his credit is paid to his heirs, in the event of disablement, the beneficiary may withdraw the amount or claim certain benefits provided by the Act of 1908.

Pension Fund.—The state contributes 12 pesetas (\$2.32) per annum to each pension and the employer's contribution is the sum required to be added in order to provide the fixed amount. In the case of a worker over forty-five years of age, the sum paid by any employer is the average of his contributions on behalf of other workers.

Administration.—The general provisions of the Act of 1908 are applicable to the carrying out of the Decree of 1919. In addition to the officers of the National Institution of Public Welfare, a special council is created. An advisory commission is also provided for, composed of representatives of employers and workers. Insurance institutions in the various districts must partially insure their operations in an independent savings bank which in turn must insure in the National Institution of Public Welfare.

SWEDEN

A law providing for compulsory old age insurance in Sweden was passed in 1913 and put into force at the beginning of the next year.

Qualifications.—Insurance against old age is not confined to wage-earners in Sweden but applies to every registered citizen of sixty-seven years of age or when permanently disabled. Each applicant for benefits must file and prove his claim. Employees of state railways and telegraph service, civil servants, elementary school teachers, members of the army and navy, and the clergy of the established church together with their wives, are exempted from the scheme since they are otherwise pensioned by the state. Persons in receipt of poor relief, habitual drunkards and idlers are not eligible for pensions.

Through voluntary insurance, the amount of a pension may be increased to a certain extent, the state adding one-eighth to the amount of the contributions for this purpose.

Pensions.—The amount of the pension varies with the contribution made, the fixed rate in the case of men being 30 per cent of the total amount of premiums paid. In the case of women the percentage is 24, the lower rate being thought justified on actuarial grounds.

If the income at the age of sixty-seven is less than 300 krone (\$80.40), an additional pension is paid from a fund provided by taxation (three-fourths from the state and one-fourth from the commune). The amount of this state pension varies inversely with the income up to 150 krone (\$40.20), (10 krone (\$2.68) less for a woman).

By an amendment of October, 1921, which came into force at the beginning of 1922, additional pensions will be paid to persons having an annual income of less than 425 krone (\$113.90) in the case of men and 400 krone (\$107.20) in the case of women and will amount to 225 krone (\$60.30) for men and 210 krone (\$56.28) for women with a reduction of six-tenths of the amount by which the annual income exceeds 50 krone (\$13.40). These new regulations apply only to persons who became unable to work since the beginning of 1922. The earlier provisions will still apply to those whose invalidity began before the date mentioned even though application for a pension was not made until after the beginning of 1922.

A further amendment also effective from January 1, 1922, allows additional pensions to a married man unable to work who has children under fifteen years of age dependent upon him even though his wife is not an invalid.

Applicants whose invalidity began before January 1, 1922, will receive as an additional pension for children a maximum of 74 krone (\$19.83); those who become invalids after that date receive a maximum of 102 krone (\$27.34) for each child.

Pension Fund.—Contributions to the old age insurance fund are payable from the sixteenth year and vary with the income, the population being divided into four classes according to the annual income received. A person in receipt of less than 500 krone (\$134) annually pays 3 krone (80.4 cents) and one with an income of more than 1,200 krone (\$321.60) is liable for 13 krone (\$3.48). If a citizen is unable to pay, his premium must be made up by the commune where he is registered.

Administration.—There is a central administrative body which has a representative in every commune. This officer is assisted by a local committee and is charged with the collection of premiums and the assignment of pensions.

SWITZERLAND

In the Canton of Glarus a compulsory, contributory system of old age insurance was adopted in 1916.

Qualifications.—Contributions are compulsory for all persons between seventeen and fifty years of age and pensions are payable at the age of sixty-five. Disability pensions are payable after five years.

Pensions.—The amount of the pension increases by 30 francs each year after the sixty-sixth year of age, the initial pension being 180 francs (\$34.74) in the case of men and 40 francs (\$7.72) less in each case for a woman.

Pension Fund.—The canton gives 85,000 francs (\$16,405) and the communes give one franc (0.193 cents) per head of population to the general pension fund annually. Each insured person pays 6 francs (\$1.16) yearly.

In December, 1925, the Swiss people approved by referendum a revision of the Constitution which would enable the federal Government to legislate on the subject of old age pensions. Formerly such legislative power rested with the Cantons. In 1928 the Department of Public Economy of the Swiss Confederation published a report accompanied by the text of a Bill for the introduction of a general scheme of insurance against old age and death. Insurance would be compulsory for all persons between the ages of nineteen and sixty-five years and pensions would be payable at sixty-six years of age. Funds would be obtained by contributions from employers, insured persons and subsidies from the Confederation and the Cantons.

UNITED STATES

A number of old age pension bills have come before the United States Congress, the last having been introduced in 1924, providing pensions for persons sixty years of age who had been citizens of the United States for sixteen years the amount of pension varying with the income of the recipient and ranging from \$4 to \$8 per week.

In addition to the attention given to the subject of old age pensions in the federal field a Bill known as "The Standard Bill" was prepared in 1922 for introduction in state legislatures. This Bill is the basis of legislation passed in Pennsylvania, Montana and Nevada and of recent amendments to the Alaska law of 1915. In 1925, a Bill providing for old age pensions passed both Houses of the California Legislature, but was vetoed by the Governor as "harmful to the spirit of thrift and economy". A similar situation has arisen in Washington. The State Legislature at a special session of 1925-26 passed the Standard Bill, modified so as to make acceptance of the pension scheme optional for each county. The governor of the state, however, vetoed the measure.

In two states, Massachusetts and Indiana, commissions appointed to consider the subject of old age pensions brought in reports during 1925. The Massachusetts report contains both majority and minority recommendations. The majority of the Commission report favours a pension for persons over 70 years of age whose property does not exceed \$3,000 or whose annual income is less than \$365. The maximum pension suggested is \$1 a day to be reduced by the amount of income of the pensioner, except in so far as that income consists of personal earnings not exceed-

ing \$150 per annum. The pension would be non-contributory. The minority report calls attention to the fact that in its consolidated Insurance Act of 1925 Great Britain has definitely departed from the non-contributory principle in old age pensions and that in both Australia and New Zealand responsible authorities have recommended that a contributory system be substituted for the present non-contributory system. The minority report then recommends that the State Department of Public Welfare should be empowered to supervise the measures taken by local bodies for the care of aged citizens. In return for the right of supervision, the State would reimburse the local authorities to the extent of one-third of the expenses they incur in caring for the aged. The Legislature has granted further time for consideration of the question of general old age pensions. The Indiana Commission's report was favourable to the adoption of a pension scheme. In Virginia an official committee created by the legislature recently reported in favour of old age pensions and a Bill is now being considered in that state. Bills are also pending in New Jersey and Rhode Island.

A résumé of the Standard Bill follows, together with an account of the action taken by those states in which laws providing for old age pensions are or have been in force. Only those provisions of the state laws which differ from the provisions of the Standard Bill are given.

The Standard Old Age Pension Bill for state legislation makes available a maximum income from all sources of \$1 a day, including the pension, for persons who have attained the age of seventy years or upwards and have qualified by their record of good citizenship and residence within the state for not less than fifteen years. Economical administration is provided for through a salaried state superintendent working through local boards. The state furnishes the pension and bears the expense of statewide administration, but county or local boards meet the expense of local administration.

ALASKA.—In 1915, the Legislature of Alaska provided that anyone of sixty-five years of age, who has lived in Alaska for ten or more consecutive years since 1905, may apply for an allowance in lieu of making application to be received in a home for indigents. According to an amendment in 1917, the maximum pension is \$12.50 monthly except in the case of women of sixty years of age who are in urgent need when the maximum amount is \$25 monthly. No more than \$15,000 may be expended on allowances in one year.

ARIZONA.—In 1915 Arizona established a system of non-contributory pensions for all needy American citizens of sixty years of age, who have resided in Arizona for at least five years prior to making application. The pension is \$15 per month. This Act was declared unconstitutional by the Superior Court of Arizona in November, 1915, and appeal was made to the Supreme Court of the State which rendered an opinion to the effect that the law, while not unconstitutional, was inoperative by reason of the failure of the measure to provide machinery for carrying out its provisions.

CALIFORNIA.—In 1929 an old age pension law based on the Standard Bill was passed in California. Pensions are payable at the age of seventy years to persons who have been citizens of the United States for fifteen years and have resided in the state for fifteen years and in the county for one year. Persons possessing property exceeding \$3,000 in value are not eligible. The maximum pension is \$1 per day. The law is administered by county or city and county boards of supervisors. The state provides

one-half of the funds for the payment of pensions, the other half being contributed by the county or city and county.

COLORADO.—The Standard Old Age Pension Bill was passed by the Legislature of Colorado and has been signed by the Governor.

KENTUCKY.—The State Legislature of Kentucky enacted during the 1926 session an old age pension law which was duly signed by the Governor and went into force on June 24, 1926. The Act, like that of Wisconsin, provides that any county may adopt or refuse the pension plan and when adopted it is administered by the county. The maximum pension is \$250 per annum.

MARYLAND.—The Legislature of Maryland has passed a law providing for old age pensions.

MINNESOTA.—In 1929 an old age pension law based on the Standard Bill was enacted in Minnesota. The law authorizes any county in the state to establish a system of old age pensions if a majority of the voters of the county favour such action. Pensions are payable at the age of seventy years and a residence of fifteen years is required in both state and county. The applicant must also have been a citizen of the United States for fifteen years. Persons having property valued at more than \$3,000 are not eligible. Administration is in the hands of the district judge and each city, town and village must reimburse a county for pensions provided the length of residence is at least five years.

MONTANA.—In 1923, a modified form of the standard Bill was passed by the Legislature. Pensions do not exceed \$25 per month. The Act is administered by boards of county commissioners acting as old age pension commissions. Pensions are payable from county poor funds in accordance with specified procedure.

NEVADA.—In 1923, the Legislature of Nevada passed a law establishing a system of old age pensions. The standard bill was used as a basis but modified as regards the age of pensioners which was fixed at sixty years. This law was never in operation owing the inadequate financial provision and was repealed in 1925 and replaced by another providing for a county system similar to that in force in Montana. The Boards of County Commissioners are authorized to provide funds for the payment of pensions, which are granted at the age of sixty-five years. The rules regarding length of residence are made more strict.

PENNSYLVANIA.—In 1923, the Standard Old Age Pension Bill was passed and forty-five county boards were organized, of which thirty-eight sent in a total of 3,347 applications. The Act was declared unconstitutional by the County Court in August, 1924, and this decision was confirmed by the Supreme Court of the United States two months later.

UTAH.—In 1929 a compulsory old age pension law based on the Standard Bill was enacted in the state of Utah. Pensions are payable at the age of sixty-five years and may not exceed \$25 per month. In order to qualify for a pension an applicant must have resided fifteen years in the state and five in the county and have been a United States citizen for fifteen years. Persons having an income exceeding \$300 per annum are not eligible for pension. The law provides for administration by county boards and pensions are paid from county funds.

WISCONSIN.—In 1925, the State Legislature of Wisconsin passed a law providing for a system of old age pensions which might be adopted

by any county by two-thirds vote of its elected board. The rules as to residence, age, etc., follow the lines laid down in the Standard Bill. The Act is administered by county judges subject to the approval of the State Board of Control. Expenses incurred under the Act are paid from the county treasury which is reimbursed by each city, town or village for two-thirds of the amount paid in pensions to its residents and by the state for one-third. A state subsidy not exceeding \$200,000 per annum is granted for pensions and \$5,000 per annum for administration. According to the latest information some half dozen counties have voted to accept the plan.

WYOMING.—In 1929 Wyoming adopted a compulsory old age pension law based on the Standard Bill. Pensions are payable at the age of sixty-five years and may not exceed \$30 per month. An applicant must have been a citizen of the United States for fifteen years and have resided in the state for fifteen years and in the county for five years. His income may not exceed \$360 a year. Administration is by county boards and pensions are paid from county funds.

URUGUAY

A law establishing a non-contributory system of old age pensions went into effect in Uruguay in May, 1919.

Qualifications.—All persons are pensionable at the age of sixty years or when totally disabled and indigent.

Foreigners and naturalized citizens must have lived in Uruguay continuously for fifteen years.

Pensions.—The minimum annual pension is to be 60 pesos (\$62.04), and may be paid in cash or other assistance. If a pensioner is in receipt of any annuities or allowances in excess of 10 pesos (\$10.34), the pension is to be reduced 50 per cent of the amount exceeding 10 pesos (\$10.34).

Pension Fund.—The money for the payment of pensions is to be obtained by taxation on real estate above a certain value, liquors, playing cards, etc., and on employers to the extent of 20 centesimos (20·68 cents) per month for each employee.

IV.—Texts of Acts, Regulations and Agreements

DOMINION ACT

CHAPTER 156

An Act respecting Old Age Pensions

SHORT TITLE

1. This Act may be cited as the Old Age Pensions Act. 1927, Short title.
c. 35, s. 1.

INTERPRETATION

2. In this Act the expression Definitions.
- (a) "pension authority" means the officer or body charged "Pension authority."
by law with the consideration of applications for pension
or with the payment of pensions;
 - (b) "pension" means an old age pension payable in accord- "Pension."
ance with this Act and the regulations hereunder;
 - (c) "pensioner" includes an applicant for a pension; "Pensioner."
 - (d) "province" includes the Yukon Territory, in respect to "Province."
which "Gold Commissioner" shall be read for "Lieutenant-
Governor in Council";
 - (e) "statute" includes ordinance or order having the force of "Statute."
law. 1927, c. 35, s. 2.

AGREEMENTS WITH PROVINCES

3. The Governor in Council may make an agreement with Agreements with Provinces.
the Lieutenant-Governor in Council of any province for the
payment to such province quarterly of an amount equal to
one-half of the net sum paid out during the preceding quarter
by such province for pensions pursuant to a provincial statute
authorizing and providing for the payment of such pensions to
the persons and under the conditions specified in this Act and
the regulations made hereunder. 1927, c. 35, s. 3.

4. Every agreement made pursuant to this Act shall continue Term of Agreements.
in force so long as the provincial statute remains in operation or
until after the expiration of ten years from the date upon which
notice of an intention to determine the agreement is given by
the Governor General to the Lieutenant-Governor of the province
with which the same was made. 1927, c. 35, s. 4.

5. Before any agreement made pursuant to this Act comes Approval of adminis-
tration scheme
necessary.
into operation the Governor in Council shall approve the scheme
for the administration of pensions proposed to be adopted by the
province, and no change in such scheme shall be made by the
province without the consent of the Governor in Council. 1927,
c. 35, s. 5.

6. As soon as agreements under this Act have been made with Application
of Act
in N.W.T.
two of the provinces adjoining the Northwest Territories, the
Commissioner of the said territories may submit to the Governor
in Council for approval a scheme for the administration and
payment of pensions therein, and upon the approval of such

scheme, the same shall stand, in all respects other than its duration, in the same position as an agreement with a province. 1927, c. 35, s. 6.

When payments to provinces to be made.

7. All sums payable to any province in pursuance of any agreement made under this Act shall be payable from time to time on the certificate of the Minister of Finance out of any moneys belonging to the Consolidated Revenue Fund of Canada not otherwise appropriated. 1927, c. 35, s. 7.

What persons are pensionable.

8. Provision shall be made for the payment of a pension to every person who, at the date of the proposed commencement of the pension

- (a) is a British subject, or, being a widow, who is not a British subject, was such before her marriage;
- (b) has attained the age of seventy years;
- (c) has resided in Canada for the twenty years immediately preceding the date aforesaid;
- (d) has resided in the province in which the application for pension is made for the five years immediately preceding the said date;
- (e) is not an Indian as defined by the Indian Act;
- (f) is not in receipt of an income of as much as three hundred and sixty-five dollars (\$365) a year, and
- (g) has not made any voluntary assignment or transfer of property for the purpose of qualifying for a pension.

Pensioners not to be disqualified from voting.

2. The receipt of a pension shall not by itself constitute a disqualification from voting at any provincial or municipal election. 1927, c. 35, s. 8.

Maximum pension \$240.

9. The maximum pension payable shall be two hundred and forty dollars yearly, which shall be subject to reduction by the amount of the income of the pensioner in excess of one hundred and twenty-five dollars a year.

When annual value of pensioner's residence not to affect pension.

2. Where a pensioner is the owner of an interest in a dwelling house in which he resides and the pension authority accepts a transfer to it of such interest, the pension payable to the pensioner shall not be subject to any reduction in respect of the annual value of such interest, but the pension authority shall, on the death of the pensioner or upon his ceasing to use such dwelling house as his place of residence, be entitled to sell the pensioner's interest therein and to retain out of the proceeds of such sale the amount of all payments made to the pensioner by way of pension in excess of the amount he would have received if such interest had not been transferred to the pension authority, together with interest on the said payments at the rate of five per cent per annum, compounded annually.

Recovery of pension payments out of deceased pensioner's estate.

3. A pension authority shall be entitled to recover out of the estate of any deceased pensioner, as a debt due by the pensioner to such authority, the sum of the pension payments made to such pensioner from time to time, together with interest at the rate of five per cent per annum compounded annually, but no claim shall be made by a pension authority for the recovery of

such debt directly or indirectly out of any part of the pensioner's estate which passes by will or on an intestacy to any other pensioner or to any person who has, since the grant of such pension or for the last three years during which such pension has continued to be paid, regularly contributed to the support of the pensioner by the payment of money or otherwise to an extent which, having regard to the means of the person so having contributed, is considered by the pension authority to be reasonable. 1927, c. 35, s. 9.

10. Where a pensioner has during part of the twenty years immediately preceding the date of the proposed commencement of pension resided in more than one province in which he would have become pensionable if he had continued to reside therein, the province in which the pension is granted shall be entitled to be reimbursed, by the other province or provinces in which the pensioner has resided as aforesaid, a proportion of the pension equal to the proportion which the duration of the pensioner's residence in such other province bears to twenty years. 1927, c. 35, s. 10.

Distribution of pension burden among provinces.

11. Where a pensioner has during part of the twenty years immediately preceding the date of the proposed commencement of pension resided in a province in which he would not have become pensionable even if he had continued to reside therein, the amount of the pension which would otherwise be payable to such pensioner shall be reduced by the same proportion as the duration of the pensioner's residence in such other province bears to twenty years. 1927, c. 35, s. 11.

Reduction of pension in certain cases.

12. In any case in which, pursuant to either of the two last preceding sections, a pension is to be proportionately reimbursed or proportionately reduced, the following provisions shall have effect:—

Rules governing distribution and reduction of pension.

- (a) The proportionate reimbursement or proportionate reduction shall be calculated by reference to the nearest number, whether greater or less, of complete years during which the pensioner has been resident in any of the provinces in question;
- (b) Mere lapse of time shall not affect any such proportionate reimbursement or proportionate reduction;
- (c) If, after any reduced pension has been granted, an agreement under this Act is made with a province by reference to the pensioner's residence within which such reduction or any part thereof has been calculated, the pension may thereafter be proportionately increased and the amount of such increase shall be reimbursed in accordance with this Act, to the province by which such pension is paid. 1927, c. 35, s. 12.

13. When, after the grant of a pension in any province, the pensioner transfers his permanent residence to another province with which an agreement under this Act is in force, the pension shall thereafter be paid by the province to which the pensioner has removed, but such province shall be entitled to be reim-

Effect of change of pensioner's residence in Canada in certain cases.

bursed an amount equal to one-half of such pension by the province in which the pension was originally granted. 1927, c. 35, s. 13.

And in
other cases.

14. Where the pensioner, after the grant of a pension, transfers his permanent residence to another province with which no agreement under this Act is in force, the pension shall continue to be paid by the province in which the pension was granted. 1927, c. 35, s. 14.

Effect of
pensioner's
leaving
Canada.

15. Where a pensioner, after the grant of a pension, transfers his residence to some place out of Canada, his pension shall cease, but his right thereto shall revive upon his again becoming resident in Canada. 1927, c. 35, s. 15.

Pension not
to be alien-
ated or
charged.

16. No pension shall be subject to alienation or transfer by the pensioner, or to seizure in satisfaction of any claim against him. 1927, c. 35, s. 16.

Report to
Parliament.

17. On or before the thirtieth day of April in each year the Minister of Finance shall make a full report to Parliament of the operation of the agreements made pursuant to this Act and of the moneys of Canada paid to the provinces under each of the several agreements entered into pursuant hereto. 1927, c. 35, s. 17.

EVIDENCE

Obtaining
evidence as
to age of
pensioner.

18. Any pension authority shall have the right for the purpose of ascertaining the age of any pensioner to obtain without charge,

- (a) from the registrar of vital statistics or other like officer of any province with which an agreement under this Act is in force a certificate of the date of the birth of such pensioner, or
- (b) subject to such conditions as may be specified in the regulations made under this Act, from the Dominion Bureau of Statistics, any information on the subject of the age of such pensioner which may be contained in the returns of any census taken more than thirty years before the date of the application for such information. 1927, c. 35, s. 18.

REGULATIONS

Power to
make
regulations.

19. The Governor in Council may, on the recommendation of the Minister of Labour and with the approval of the Treasury Board, make regulations, not inconsistent with the provisions of this Act, with regard to the pensions herein provided for, and, without limiting the generality of the foregoing provision may provide by regulation for

- (a) the time preceding the attainment of pensionable age at which applications for pension may be made;
- (b) the time at which, after application therefor, the payment of pension shall commence;

- (c) the definition of residence and of the intervals of absence from Canada or a province by which residence therein shall not be deemed to have been interrupted;
- (d) the evidence to be required or accepted by a pension authority in support of an application for pension;
- (e) the manner in which the income of a pensioner is to be determined for the purpose of this Act and in particular the mode of reckoning the income of either one or two spouses who live together;
- (f) the evidence from which the making of transfers of property for the purpose of qualifying for pension is to be inferred;
- (g) the circumstances in which pensions may be paid for the benefit of persons supported or under treatment in public institutions;
- (h) the mode in which pensions are to be payable;
- (i) the time within which a pension voucher may be cashed;
- (j) the persons by whom pension vouchers may be presented for payment;
- (k) the circumstances justifying or requiring the suspension of the payment of a pension and the recommencement of its payment;
- (l) the reports to be made by pensioners and others of events affecting the right to or the amount of a pension;
- (m) the administration of a pensioner's property by a pension authority;
- (n) the recovery with or without interest of pension payments made by reason of the non-disclosure of facts or by reason of innocent or of false representations;
- (o) the time within which and the circumstances under which applications or proposals may be entertained for the increase or reduction of a pension which had been granted;
- (p) the method of accounting and of the settlement of balances due by Canada to any province or by one province to another;
- (q) the penalties to be imposed for breaches of the regulations, such penalties not to exceed a fine of fifty dollars or imprisonment for three months, or both fine and imprisonment;
- (r) the constitution and powers of an interprovincial board to interpret and recommend alterations in the regulations.

2. No regulation by reference to which any agreement with a province has been made shall be altered except with the consent of such province or in accordance with the provisions of the regulations to which it has agreed. 1927, c. 35, s. 19.

Alteration
by
regulations.

20. All regulations made under this Act shall, from the date of their publication in the *Canada Gazette*, have the same force and effect as if they had been included herein.

When
regulations
come into
effect.

2. Such regulations shall be presented to Parliament forthwith after their publication if Parliament is then sitting or, if not, within fifteen days from the commencement of the session beginning next after such publication. 1927, c. 35, s. 20.

ALBERTA

CHAPTER 24

An Act respecting Old Age Pensions

(Assented to March 20, 1929.)

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:—

Short title.

1. This Act may be cited as "The Old Age Pensions Act, Alberta."

Municipality.

2. "Municipality" shall mean city, town, village or municipal district.

Power of Lieutenant-Governor in Council to enter into agreement with Governor in Council.

3. The Lieutenant-Governor in Council shall have power to enter into an agreement with the Governor in Council of the character contemplated in the *Old Age Pensions Act, 1927*, of the Dominion of Canada (hereinafter called "the Dominion Act"), for the provision of pensions in accordance with sections 3, 8 and 9 of the Dominion Act, as set out in Schedule A to this Act.

Payment of pensions.

4. (1) All old age pensions payable under the provisions of this Act, or of the scheme hereinafter referred to, and the expenses of administering this Act, shall be paid out of any moneys that may be appropriated by the Legislature for such purpose and in default of any such appropriation, shall be a charge and paid out of the General Revenue Fund.

Power to borrow money.

(2) The Lieutenant-Governor in Council shall have power to raise by way of loan any sum or sums of money that may be necessary to discharge the obligations of the Province under this Act or any agreement that may be entered into under the provisions thereof.

Payment into General Revenue Fund.

5. All sums paid out of the Consolidated Revenue Fund of Canada to the Province under the provisions of the Dominion Act shall form part of the General Revenue Fund.

Liability of municipalities.

6. (1) Within one month after the end of every year every municipality, within whose area a pensioner is resident, shall out of its general revenue pay to the Provincial Treasurer ten per cent of the amount paid during the previous year to persons resident within such municipality.

(2) Without any further or other authority than is provided by this Act, every such municipality shall have power to borrow any amount that may be required under the provisions of the previous section and to give security upon its property and the land within its area for the payment thereof.

(3) In the case of residents in an improvement district, the Minister of Municipal Affairs shall direct the Minister of Public Works to pay out of the proper improvement district fund the said percentage, and shall have power to borrow any required amount and to charge the land in the improvement district with the payment thereof.

(4) Any person having been granted a pension whilst resident in a municipality or an improvement district shall be deemed to continue to be resident therein as long as he continues to reside in the Province.

(5) The Lieutenant-Governor in Council shall have power by regulation to define the facts or circumstances constituting a *bona fide* residence within the meaning of this Act.

(6) In the event of a dispute arising as to whether any pensioner is resident within a municipality or improvement district or not, the pension authority shall decide such question, and his decision shall be final.

7. (1) The Lieutenant-Governor in Council may appoint a Board of Review consisting of such number of persons as may seem proper.

Board
of Review.

(2) The pension authority may refer to such Board the case of any person who by reason of the existence of a legal liability on the part of any other person to support him and the ability of such person to do so, or for any other good reason does not appear to the pension authority to be in actual need of or fairly entitled to such pension.

(3) The Board of Review upon any such reference being made to it shall in its uncontrolled discretion, have power to determine that such person is not entitled to a pension under the provisions of this Act, and thereupon the pension authority shall refuse the grant of a pension to such person or cease to make payment thereof to such person, as the case may be.

8. (1) In the event of a pension being granted to any person for whose maintenance any other person (being a taxpayer within the meaning of *The Income War Tax Act, 1917*, of the Dominion of Canada, and amendments thereto) is liable under the provisions of *The Maintenance Order Act*, then the pension authority may apply for a maintenance order under the provisions of that Act or such of them as are applicable, and such order shall direct payment of the sum granted by way of maintenance in equal quarterly payments to the pension authority.

Maintenance
orders.

(2) In estimating the ability of any person to maintain himself, the judge shall not take into account any sum payable by way of pension under the provisions of this Act.

9. The Lieutenant-Governor in Council shall have power—

Powers of
Lieutenant-
Governor
in Council.

- (a) to appoint a pension authority to consider applications for old age pensions made in accordance with the provisions of the Dominion Act, and any regulations that may be made thereunder, and to pay the same; which pension authority may be a Minister of the Crown, a person or persons, or a corporation, to be created by the Lieutenant-Governor in Council for that purpose;
- (b) to appoint all such officers as may be necessary for the proper administration of this Act;
- (c) to draw up a scheme for the administration of pensions and to alter the same with the consent of the Governor in Council, or in accordance with regulations made under the Dominion Act and agreed to by the Lieutenant-Governor in Council;

- (d) to make regulations as to the times and mode of payment by the Provincial Treasurer to the pension authority of the sums necessary for the administration of this Act, and otherwise howsoever with respect to such payment.
- (e) to make regulations as to the audit of the accounts of the pension authority;
- (f) to make regulations not inconsistent with the provisions of this Act, that are necessary or convenient for the administration thereof, and for regulating expenditures to be made thereunder.

Report of
pension
authority.

10. (1) The pension authority shall submit annually to the Lieutenant-Governor in Council, and at such time as may be prescribed by him, a report on the administration of this Act, and shall include therein such information as the Lieutenant-Governor in Council may require.

(2) The report shall be forthwith laid before the Legislative Assembly if then in session, and if not then in session, within fifteen days after the opening of the next session.

Coming into
force of Act.

11. This Act shall come into force upon proclamation of the Lieutenant-Governor in Council, who may except from the effect of such proclamation any section or sections thereof.

Schedule.

SCHEDULE

Old Age Pensions Act, 1927, of the Dominion of Canada

"Section 3. The Governor in Council may make an agreement with the Lieutenant-Governor in Council of any province for the payment to such province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by such province for pensions pursuant to a provincial statute authorizing and providing for the payment of such pensions to the persons and under the conditions specified in this Act, and the regulations made hereunder.

"Section 8 (1) Provision shall be made for the payment of a pension to every person who, at the date of the proposed commencement of the pension—

"(a) is a British subject, or, being a widow, who is not a British subject, was such before her marriage;

"(b) has attained the age of seventy years;

"(c) has resided in Canada for the twenty years immediately preceding the date aforesaid;

"(d) has resided in the Province in which the application for a pension is made for the five years immediately preceding the said date;

"(e) is not an Indian as defined by *The Indian Act*;

"(f) is not in receipt of an income of as much as three hundred and sixty-five dollars a year; and

"(g) has not made any voluntary assignment or transfer of property for the purpose of qualifying for a pension.

"(2) The receipt of a pension shall not by itself constitute a disqualification from voting at any provincial or municipal election.

"Section 9 (1) The maximum pension payable shall be two hundred and forty dollars yearly, which shall be subject to reduction by the amount of the income of the pensioner in excess of one hundred and twenty-five dollars a year.

"(2) Where a pensioner is the owner of an interest in a dwelling house in which he resides and the pension authority accepts a transfer to it of such interest, the pension payable to the pensioner shall not be subject to any reduction in respect of the annual value of such interest, but the pension authority, shall, on the death of the pensioner or upon his ceasing to use such dwelling house as his place of residence, be entitled to sell the pensioner's interest therein, and to retain out of the proceeds of such sale the amount of all payments made to the pensioner by way of pension in excess of the amount he would have received if such interest had not been transferred to the pension authority, together with interest on the said payments at the rate of five per cent per annum, compounded annually.

"(3) A pension authority shall be entitled to recover out of the estate of any deceased pensioner, as a debt due by the pensioner to such authority, the sum of the pension payments made to such pensioner from time to time, together with interest at the rate of five per cent per annum compounded annually, but no claim shall be made by a pension authority for the recovery of such debt directly or indirectly out of any part of the pensioner's estate which passes by will or on an intestacy to any other pensioner or to any person who has, since the grant of such pension or for the last three years during which such pension has continued to be paid, regularly contributed to the support of the pensioner by the payment of money or otherwise to an extent which, having regard to the means of the person so having contributed, is considered by the pension authority to be reasonable."

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BRITISH COLUMBIA

CHAPTER 50

AN ACT TO PROVIDE FOR OLD AGE PENSIONS

[Assented to March 7, 1927.]

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the province of British Columbia, enacts as follows:—

Short title.

1. This Act may be cited as the "Old-Age Pension Act."

Agreement
with
Dominion.

2. The Lieutenant-Governor in Council may enter into an agreement with the Governor-General in Council as to a general scheme of old-age pensions in the province pursuant to the provisions of any Act of the Dominion heretofore or hereafter passed relating to old-age pensions, and the regulations made thereunder, and for the payment by the Dominion to the province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by the province for old-age pensions pursuant to the provisions of this Act.

Old-age
pensions.

3. The Lieutenant-Governor in Council may by Order authorize and provide for the payment of old-age pensions to the persons and under the conditions specified in any Act of the Dominion heretofore or hereafter passed relating to old-age pensions, and the regulations made thereunder.

Administration
of Act.

4. (1) Notwithstanding the provisions of the "Workmen's Compensation Act", the Workmen's Compensation Board shall, in addition to the duties assigned to it under that Act, be charged with the administration of this Act, including the consideration of applications for old-age pensions and the payment of old-age pensions.

(2) The Workmen's Compensation Board may appoint such special officers, clerks, and servants as are required for the proper administration of this Act, and, subject to the approval of the Lieutenant-Governor in Council, may fix their salaries.

Appropriation.
of Act.

5. In the absence of any special appropriation of the Legislature available for the purposes of this Act, all moneys necessary to meet the old-age pensions payable under this Act and the salaries and expenses necessarily incurred in the administration of this Act shall be paid out of the Consolidated Revenue Fund.

Accounts.

6. (1) The accounts of the Workmen's Compensation Board's administration under this Act shall be made up quarterly, and in every case the Board shall prepare a balance-sheet and statement of account and submit the same to the Comptroller-General for his certification.

(2) Copies of above balance-sheets and statements of accounts shall be forthwith laid before the Legislative Assembly if the Legislative Assembly is then in session, and if not then in session shall be laid before the Legislative Assembly within fifteen days after the opening of the next session.

7. (1) The Lieutenant-Governor in Council may make such Regulations. regulations, not inconsistent with the provisions of this Act, with regard to the scheme of old-age pensions herein provided for, as he considers necessary for the proper administration of this Act, and for regulating expenditures to be made thereunder.

(2) No regulation by reference to which any agreement with the Governor in Council has been made shall be altered, nor shall any change be made in any scheme for the administration of old-age pensions approved by the Governor in Council, except with the consent of the Governor-General in Council or in accordance with the provisions of the regulations to which he has agreed.

8. This Act shall come into operation on a day to be fixed by Commence-
the Lieutenant-Governor by his Proclamation. ment.

MANITOBA

CHAPTER 44

AN ACT TO PROVIDE FOR OLD AGE PENSIONS

(As amended by Chapter 37 of the Manitoba Statutes of 1929)

[Assented to March 16, 1928.]

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. This Act may be cited as the "Old Age Pensions Act."

2. In this Act, unless the context otherwise requires,

Board.

(a) "Board" means such department or branch of the Government or board or other body of persons as may be appointed or designated by the Lieutenant-Governor in Council to administer the "Old Age Pensions Act."

Minister.

(b) "Minister" means such member of the Executive Council as may at any time be designated by the Lieutenant-Governor in Council as Minister hereunder.

Agreement
with
Dominion.

3. (1) The Lieutenant-Governor in Council may enter into an agreement with the Governor-General in Council as to a general scheme of old age pensions in the province pursuant to the provisions of any Act of the Dominion heretofore or hereafter passed relating to old age pensions, and the regulations made thereunder, and for the payment by the Dominion to the province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by the province for old age pensions pursuant to the provisions of this Act.

Dominion
grant.

(2) All moneys received by the province from the Dominion for the purposes of this Act shall be expended by the province in payment of old age pensions and shall not be expended for any other purpose.

Old age
pensions.

4. The Lieutenant-Governor in Council may by order authorize and provide for the payment of old age pensions to the persons and under the conditions specified in any Act of the Dominion heretofore or hereafter passed relating to old age pensions, and the regulations made thereunder.

Appropriations.

5. (1) All moneys, other than such moneys as are received from the Dominion, necessary to meet the old age pensions payable under this Act and the salaries and expenses necessarily incurred in the administration of this Act in any year shall be paid out of the moneys appropriated by the Legislature for that year for such purpose.

Levy.

(2) After making proper allowance for the moneys received or to be received from the Dominion the Lieutenant-Governor in Council may annually authorize the Municipal Commissioner to levy upon the respective municipalities of the Province and school districts in unorganized territory the amount estimated to be required for the purposes of this Act; and such levies when

so authorized shall have the same force as if made under "The Municipal Commissioner's Act." The moneys realized from such levies shall be paid over to the Provincial Treasurer.

(3) The Lieutenant-Governor in Council may also from time to time in anticipation of the receipt by the Provincial Treasurer of the revenue to be collected from the different municipalities and school districts of the Province through the Municipal Commissioner by levies under this Act direct the Treasurer to effect any necessary temporary loans by the issue and sale of a treasury bill or treasury bills chargeable on the Consolidated Revenue Fund, in such amounts, payable at such periods, and bearing such rate of interest, not exceeding six per cent per annum, as the Lieutenant-Governor in Council may authorize; but such loans shall not exceed in any case the amount of the Municipal Commissioner's levy for the year then current for the purpose aforesaid.

Temporary
loans.

6. (1) Notwithstanding any law or statute to the contrary, the Board in addition to the duties assigned to it under any other Act shall, under the direction of the Minister, be charged with the administration of the "Old Age Pensions Act," including the consideration of applications for old age pensions and the payment of old age pensions.

Administra-
tion
of Act.

(2) The Board may appoint such special officers, clerks, and servants as are required for the proper administration of this Act, and subject to the approval of the Lieutenant-Governor in Council may fix their salaries.

Appointment
of staff.

(3) The Board shall submit each month to the Minister an estimate of the amount necessary to meet the current disbursements for pensions, salaries and expenses during the succeeding calendar month and when the estimate is approved by the Minister, the Provincial Treasurer shall pay the amount thereof to the Board. At the end of each calendar month the Board shall account to the Comptroller-General for all moneys so received.

Monthly
estimate of
amount
required.

(4) Notwithstanding anything contained in any Act the Board may, out of the moneys paid to it by the Provincial Treasurer for the purposes of this Act, disburse all moneys necessary to meet the old age pensions payable under this Act and the salaries and expenses necessarily incurred in the administration of this Act.

Payment
of pensions.

(5) Notwithstanding any law or statute to the contrary, in case of the death of a pensioner the proportion of the monthly pension in respect of the part of the month up to and including the date of death shall be paid to such person as the Board may direct.

(6) Notwithstanding any law or statute to the contrary, where a cheque has issued to or on behalf of a pensioner and such pensioner is unable or refuses to endorse same or where a cheque remains unendorsed at the death of such pensioner, upon return of such cheque to the Board, another cheque for the same amount shall be issued to such person as the Board may direct.

7. (1) The accounts of the Board's administration under this Act shall be made up quarterly, and in every case the Board

Quarterly
accounts.

shall prepare a balance sheet and statement of account and submit the same to the Comptroller-General for his certification.

Annual
report.

(2) The Board shall, as soon as possible after the close of each fiscal year and not later than the first day of June following, submit to the Lieutenant-Governor in Council a report on the administration of this Act and shall include therein such information as the Lieutenant-Governor in Council may prescribe.

Report to
Legislative
Assembly.

(3) The report shall forthwith be laid by the Minister before the Legislative Assembly if then in session, and, if not then in session, within fifteen days after the opening of the next session.

Lieutenant-
Governor-in-
Council
may make
regulations.

8. (1) The Lieutenant-Governor in Council may make such regulations, not inconsistent with the provisions of this Act, with regard to the scheme of old age pensions herein provided for, as he considers necessary for the proper administration of this Act, and for regulating expenditures to be made thereunder.

(2) No regulation with respect to which any agreement with the Governor in Council has been made shall be altered, nor shall any change be made in any scheme for the administration of old age pensions approved by the Governor in Council, except with the consent of the Governor General in Council or in accordance with the provisions of the regulations to which he has agreed.

Commence-
ment.

9. This Act shall come into force on a day to be fixed by the Lieutenant-Governor by his Proclamation.

ONTARIO

CHAPTER 73

OLD AGE PENSIONS ACT, ONTARIO

[Assented to March 28, 1929.]

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as *The Old Age Pensions Act, 1929*. Short title.
2. In this Act,—
 - (a) "Commission" shall mean such department or branch of the Government or commission or other body of persons as may be appointed or designated by the Lieutenant-Governor in Council to administer this Act; Inter-pretation.
"Com-mission."
 - (b) "Local authority" shall mean and include the council of a county, city or town separated from the county for municipal purposes, or a board or commission appointed for the purposes of this Act by the council of such county, city or separated town, and in provisional judicial districts a board or commission appointed by the Lieutenant-Governor in Council for any defined territory for the purposes of this Act; "Local authority."
 - (c) "Minister" shall mean that member of the Executive Council designated by the Lieutenant-Governor in Council to have charge of the administration of this Act; "Minister."
 - (d) "Provisional judicial district" shall include the provisional county of Haliburton.
3. The Lieutenant-Governor in Council may enter into an agreement with the Governor-General in Council as to a general scheme of old age pensions in the Province pursuant to the provisions of any Act of the Dominion heretofore or hereafter passed relating to old age pensions, and the regulations made thereunder, and for the payment by the Dominion to the Province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by the Province for old age pensions pursuant to the provisions of this Act. Agreement with Dominion Government authorized.
4. The Lieutenant-Governor in Council may by Order in Council authorize and provide for the payment of old age pensions to the persons and under the conditions specified in any Act of the Dominion heretofore or hereafter passed relating to old age pensions, and the regulations made thereunder. Payment of pensions.
5. An application for a pension under this Act shall be made in the first instance to the local authority in such manner and accompanied by such proofs as the regulations may require, and the local authority shall give its decision in writing upon each application, but the granting or refusal of a pension in any case shall be subject to appeal to the Commission and the Commission may disallow, modify or alter any order or ruling Application for pension.

of the local authority and the decision of the Commission shall be final and binding, but the Commission may reconsider any decision and may rescind, alter or amend any order, direction or ruling previously made by it under the authority of this Act.

Payments
out of
appropriations.

6. Every pension granted under this Act and the expenses incurred in the administration of this Act shall be paid out of such moneys as may be voted by the Legislature and appropriated for those purposes and shall be paid by the Treasurer of Ontario upon the direction in writing of the chairman or other head of the Commission, countersigned by the Minister, and every such direction shall be final and conclusive and shall not be subject to further examination or audit by any provincial authority, and the Treasurer upon receiving the direction shall issue the cheque and the Provincial Auditor shall countersign same.

Contributions by
county,
city or
town.

7. (1) Every direction for payment of a pension under this Act shall name the county, city or separated town or provisional judicial district, of which the person to whom the pension is payable shall be deemed a resident for the purposes of this Act.

Notice to
municipality.

(2) Notice in writing, signed by the chairman or other head of the Commission, that such pension has been granted with the name and place of residence of the person to whom the same is payable and stating that the municipal corporation of the county, city or town will be required to contribute to such pension as hereinafter provided, shall be sent by registered post to the clerk of the corporation of the county, city, or town in which such person is resident.

Amount of
contribution.

(3) Every municipal corporation named by the Commission as a contributor under this section shall at such intervals and upon such dates as may be fixed by the regulations pay to the Treasurer of Ontario an amount equal to twenty per centum of the pension, and every such amount shall be a debt due to the Crown from the corporation and recoverable with costs by action at the suit of the Treasurer of Ontario.

Provisional
judicial
districts.

(4) Where the person to whom a pension is payable under this Act is a resident of some place in a provisional judicial district, other than a city or a town of 10,000 or more population, contributions shall not be required under this section.

Pension not
liable to
taxation,
attachment,
etc.

8. Every pension granted under this Act shall be exempt from provincial and municipal taxes and shall not be subject to garnishment or attachment or seizure or any legal process and shall be unassignable.

Right to
pension to
cease on
Dominion's
failure to
contribute.
R.S.C.,
c. 156.

9. If under the authority of the Parliament of Canada, or for any other reason whatsoever, the Government of Canada shall cease to make the contributions provided for under the *Old Age Pensions Act* of the Dominion of Canada, or fails to carry out the agreement entered into under the authority of this Act, the right to the granting or continuance of any pension under this Act shall thereupon cease and determine and no further payment of pensions shall be made under this Act.'

10. (1) Where a pensioner is the owner of an interest in a dwelling house in which he resides and the Commission accepts a transfer to it of such interest, the pension payable to the pensioner shall not be subject to any reduction in respect of the annual value of such interest, but the Commission shall, on the death of the pensioner or upon his ceasing to use such dwelling house as his place of residence, be entitled to sell the pensioner's interest therein and to retain out of the proceeds of such sale the amount of all payments made to the pensioner by way of pension in excess of the amount he would have received if such interest had not been transferred to the Commission, together with interest on the said payments at the rate of five per centum per annum compounded annually.

When annual value of pensioner's residence not to affect pension.

(2) The Commission shall be entitled to recover out of the estate of any deceased pensioner, as a debt due by the pensioner to the Commission, the sum of the pension payments made to such pensioner from time to time, together with interest at the rate of five per centum per annum compounded annually.

Recovery of pension payments out of deceased pensioner's estate.

No claim shall be made by the Commission for the recovery of such debt directly or indirectly out of any part of the pensioner's estate which passes by will or on an intestacy to any other pensioner or to any person who has, since the grant of such pension or for the last three years during which such pension has continued to be paid, regularly contributed to the support of the pensioner by the payment of money or otherwise to the extent which, having regard to the means of the person so having contributed, is considered by the Commission to be reasonable.

Right not to extend to property passing to another pensioner or to person maintaining.

11. In the event of the incapacity of any pensioner or if the Commission considers that the pensioner is using, or is likely to use his pension otherwise than for his own benefit, the Commission may direct the payment of the pension to a trustee or trustees approved by the Commission to be expended for the benefit of the pensioner.

When pension to be paid to trustee.

12. The Commission may, with the consent of the pensioner, assume the management of any property, real or personal, belonging to the pensioner.

Management of property by Commission.

13. The receipt of a pension shall not by itself disqualify any person from voting at any provincial or municipal election.

Pensioners not disqualified from voting.

14. The Lieutenant-Governor in Council may make regulations,—

Regulations.

- (a) designating or establishing the Commission and for providing for the appointment of a chairman, vice-chairman and other officers, and the appointment of clerical and other assistance in the office of the Commission;
- (b) providing for the payment of salaries or other remuneration and expenses of the members of the Commission and of the officers, clerks and servants thereof, and generally respecting the keeping of accounts and expenditures;

- (c) for the appointment of boards or commissions to act as a local authority in any defined territory in a provisional judicial district;
- (d) prescribing the form of application for pensions and the proofs to be furnished therewith;
- (e) respecting the procedure of the local authority upon the hearing of applications for pensions and the procedure on appeals to the Commission;
- (f) regulating the times at which pensions granted under this Act shall be payable;
- (g) providing for the payment of any pension or part thereof granted under this Act to any statutory or other committee or trustee of the estate of the person to whom the pension is granted, or with the consent of the pensioner to any person or trust or corporate body undertaking or liable for the maintenance and care of any person to whom a pension is granted under this Act,

but no regulation by reference to which any agreement with the Governor General in Council shall be made, shall be altered, nor shall any change be made in any scheme for old age pensions approved by the Governor General in Council except with the consent of the Governor General in Council or in accordance with the provisions of the regulations to which he has agreed.

Payment
out of
consolidated
revenue.

15. In the absence of any special appropriation of the Legislature available for the purposes of this Act, all moneys necessary to meet the old age pensions payable under this Act and the salaries and expenses necessarily incurred in the administration of this Act, shall be paid out of the Consolidated Revenue Fund.

Commence-
ment of Act.

16. This Act shall come into force on a day to be named by the Lieutenant-Governor by his proclamation.

SASKATCHEWAN

CHAPTER 75

AN ACT TO PROVIDE FOR OLD AGE PENSIONS

(As amended by Chapter 64 of the Saskatchewan Statutes of 1929)

[Assented to March 7, 1928.]

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows:—

1. This Act may be cited as *The Old Age Pension Act, 1928*. Short title.

2. The Lieutenant-Governor in Council may enter into an agreement with the Governor General in Council as to a general scheme of old age pensions in the province pursuant to the provisions of any Act of the Dominion heretofore or hereafter passed relating to old age pensions, and the regulations made thereunder, and for the payment by the Dominion to the province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by the province for old age pensions pursuant to the provisions of this Act. Agreement with Dominion.

3. (1) The Lieutenant-Governor in Council may by order authorize and provide for the payment of old age pensions to the persons and under the conditions specified in any Act of the Dominion heretofore or hereafter passed relating to old age pensions, and the regulations made thereunder. Old age pensions.

(2) The provisions of subsection (1) shall not apply to a person who, being on the date on which this Act comes into force an Indian within the meaning of *The Old Age Pensions Act of Canada*, later becomes a non-treaty Indian.

4. The Lieutenant-Governor in Council shall designate the minister to be charged with the administration of this Act, including the consideration of applications for and the payment of old age pensions. Administration of Act.

5. In the absence of any special appropriation of the Legislature available for the purposes of this Act, all moneys necessary to meet the old age pensions payable thereunder and the salaries and expenses necessarily incurred in the administration thereof shall be a charge upon and paid out of the consolidated fund. Expenditures.

5a. (1) Notwithstanding anything contained in any Act, in case of the death of a pensioner the proportion of the monthly pension in respect of the part of the month up to and including the date of death shall be paid to such person as the pension authority may direct.

(2) Notwithstanding anything contained in any Act, where a cheque issued to or on behalf of a pensioner remains undorsed at the date of his death, and has been returned to the Provincial Treasurer, another cheque for the same amount shall be issued to such person as the pension authority may direct.

Annual
report.

6. (1) The Minister shall submit annually to the Lieutenant-Governor in Council a report on the administration of this Act and shall include therein such information as the Lieutenant-Governor in Council may require.

(2) The report shall be forthwith laid before the Legislative Assembly if then in session, and, if not then in session, within fifteen days after the opening of the next session.

Regulations.

7. (1) The Lieutenant-Governor in Council may make such regulations, not inconsistent with the provisions of this Act, governing the scheme of old age pensions herein provided for, as he considers necessary for the proper administration of this Act, and for regulating expenditures to be made thereunder.

(2) No regulation by reference to which any agreement with the Governor General in Council has been made shall be altered, nor shall any change be made in any scheme for the administration of old age pensions approved by the Governor General in Council, except with the consent of the Governor General in Council or in accordance with regulations to which he has agreed.

Coming
into force.

8. This Act shall come into force on a date to be determined by proclamation of the Lieutenant-Governor.

YUKON TERRITORY**AN ORDINANCE RESPECTING OLD AGE PENSIONS**

[Assented to June 7, 1927.]

The Gold Commissioner of the Yukon Territory, by and with the advice and consent of the Council of said Territory enacts as follows:—

1. The Gold Commissioner is hereby empowered to conduct all negotiations with the Federal Government, and to enter into any agreement on behalf of the Territory with the Federal Government, that he shall deem expedient and in the interest of the Territory, for the purpose of putting into effect in the Territory, or otherwise obtaining the advantages of any Act respecting Old Age Pensions which has been passed or may be passed by the Parliament of Canada.

DOMINION REGULATIONS

Regulations made on December 21, 1928, by Order of the Governor in Council (P.C. 119/2298), pursuant to the provisions of the Old Age Pensions Act, R.S.C. 1927, c. 156, s. 19.

THE OLD AGE PENSIONS REGULATIONS

SHORT TITLE

1. These regulations may be cited as The Old Age Pensions Regulations.

INTERPRETATION

2. (a) In these Regulations, unless the context otherwise requires, "The Act" means the Old Age Pensions Act, 1927.

(b) The definition of expressions contained in the Old Age Pensions Act, 1927, shall apply to the said expressions whenever used in these Regulations.

(c) "To lodge" means to be present in person in circumstances consistent with an intention to reside.

PROVISION AS TO NOTICES

3. (a) Any notice or other document required or authorized to be sent or delivered for the purpose of these Regulations shall be in writing.

(b) Any notice or other document required or authorized to be sent or delivered to any person by the pension authority for the purpose of these Regulations shall be deemed to be duly sent or delivered at the time at which the notice or document is posted to that person at his ordinary address.

WHEN APPLICATION MAY BE MADE

4. An application for a pension may be made at any time after the proposed pensioner has reached the age of sixty-nine years and nine months.

METHOD OF MAKING APPLICATION

5. (a) Every person who desires to make application for pension under the Act shall complete the form of application prescribed by the pension authority; this application shall contain, *inter alia*, the full name of the applicant, his address, occupation, sex, conjugal state, age, date of birth, place of birth, nationality, date of naturalization, place of residence during the past twenty years, income (including income of spouse), other means of subsistence and description of any property transferred within the past five years with name of transferee.

(b) Every pension authority shall supply a form *gratis* to any person who desires to make an application and if so requested shall give all necessary information and assistance in completing the said form.

INVESTIGATION OF CLAIMS

6. As soon as may be after receiving any application the pension authority shall take all necessary steps to ascertain whether the applicant is entitled to a pension and if he is so entitled, what rate of pension should be paid.

AGE

7. (1) For the purpose of determining the age of any person regard may be had to any of the following documents:—

- (a) Certificate of birth;
- (b) Certificate of baptism;
- (c) Entries in a family Bible or other genealogical record or memorandum of the family of the pensioner;
- (d) The returns of any census taken more than thirty years before the date of application for such pension, provided:
 - (i) That any request for census information by a pension authority be made with the consent in writing of the person regarding whom the information is required;
 - (ii) That the specific locality (city, town, village, township or rural municipality) in which the applicant resided at the date of the census aforesaid be stated;
 - (iii) That any information supplied by the bureau shall be confidential and shall not be used for any other purpose than that of the administration of the Old Age Pensions Act; and
 - (iv) That a request for census information be made only in the event of failure to obtain information under the immediately preceding subsections;
- (e) And when better evidence cannot be obtained a statutory declaration setting forth that none of the certificates above referred to in this Regulation are obtainable, and a further statutory declaration as to the age of the pensioner by any person who has knowledge of the fact.

(2) The pension authority, however, shall not be bound to accept evidence mentioned in this clause and may accept other evidence not herein mentioned.

NATIONALITY

8. (1) For the purpose of determining the nationality of any person regard may be had to any of the following documents:—

- (a) Certificate of birth;
- (b) Certificate of baptism;
- (c) Certificate of service in any of His Majesty's forces;
- (d) Certificate of naturalization; and
- (e) When better evidence cannot be obtained a statutory declaration or evidence under oath by any person who has knowledge of the fact.

(2) The pension authority, however, shall not be found to accept evidence mentioned in this clause and may accept other evidence not herein mentioned.

9. Every pension authority shall be entitled to obtain without charge from the Department of the Secretary of State or any other department any information available in such department as to the nationality of any pensioner.

RESIDENCE

10. An applicant shall, in the absence of evidence to rebut such presumption, be presumed to have been resident in Canada for the twenty years immediately preceding the date of the proposed commencement of the pension if he (a) has actually lodged within Canada on at least 4,384

days within the said twenty years, and (b) has not within the said twenty years been absent from Canada for more than 731 consecutive days, but in no case shall a pensioner be deemed a resident of Canada for twenty years unless lodged within Canada some time at least twenty years prior to making application.

11. An applicant shall, in the absence of evidence to rebut such presumption, be presumed to have resided in the province in which the application for pension is made for the five years immediately preceding the date of the proposed commencement of pension if he is then residing in the province, and if he has lodged therein on at least 1,095 days in the said five years, but in no case shall a pensioner be presumed to be a resident of such province for five years unless he lodged within said province some time at least five years prior to making application.

12. For the purpose of determining the province in which an applicant has resided, and subject to Regulations 10 and 11, if an applicant had left Canada and subsequently returned to Canada he shall, in the absence of evidence to rebut such presumption, be presumed to have continued to reside in the province which he left until the date of his return.

13. If an applicant was employed and paid by the Dominion of Canada, the Imperial Government with the concurrence of the Dominion of Canada, or any province for services performed without Canada, or if his travelling expenses out of Canada were paid by Canada, the Imperial Government, or by any province or municipality, he shall when he was so employed or while his travelling expenses were paid be presumed to have continued to lodge in that province of Canada in which he was resident immediately before entering such employment or proceeding on the journey in respect of which his travelling expenses were paid.

14. An applicant who has been employed on a ship registered at or sailing regularly from any Canadian port shall be presumed to have lodged in Canada during the whole time he was employed on such ship, and in such province where he last resided previous to such employment.

15. An applicant who was employed by any railway company having its head office in Canada, on trains running out of Canada, or the wife of such pensioner, shall be presumed to have lodged in the province in which was situate the Canadian terminus to and from which such trains were operated during the whole time he was employed on such trains.

INCOME

16. In determining the income of a pensioner receivable in the form of periodic payments in the nature of an annuity to which he is entitled, his income shall (a) if he has a right to assign or charge the same, be taken as equal to 5 per cent of the present value of his right thereto, or (b) if he has no right to assign or charge the same, the full amount thereof.

17. The income of a pensioner derivable from real property shall be taken as equal to 5 per cent of the assessed value in excess of the encumbrances thereof, and the income of a pensioner derivable from personal property shall be taken as equal to 5 per cent of the cash value thereof.

18. Where a pensioner lives with his or her wife or husband, his or her income shall be taken to be equal to one-half of the sum of the incomes, calculated as in the Act and these Regulations provided, receivable by each of them separately.

19. The pension authority may, however, adopt such other methods as may be deemed equitable in determining the income of the pensioner.

TRANSFER OF PROPERTY

20. A transfer of property made more than five years before the date of application for pension shall be deemed not to have been made for the purpose of qualifying for a pension.

WHEN PENSION SHALL COMMENCE

21. Every pension granted shall commence on the day after the application is received by the pension authority, or on the day when the pensioner first becomes entitled, whichever is the later.

MANNER PENSION PAYABLE

22. Pensions shall be payable monthly in such manner as may be provided by provincial regulation.

23. In the event of the incapacity of any pensioner or if the pension authority considers that the pensioner is using or is likely to use his pension otherwise than for his own benefit, the pension authority may pay the pension of such pensioner to a trustee or trustees approved by such pension authority to be expended for the benefit of the pensioner.

SUSPENSION OF PENSION

24. The payment of a pension shall be suspended during the lawful imprisonment of the pensioner for an offence.

INCREASE OR REDUCTION OF PENSION

25. Every pensioner shall forthwith report to the pension authority any increase in his real or personal property of a total value of \$100 or more, occurring by devolution, bequest or gift or any other change in his financial condition.

26. Any pensioner who desires to make a claim for an increase of pension to which he may be entitled under the Act shall complete the form of claim provided, and deliver the form when completed to the proper pension authority, who shall investigate the claim as provided herein.

MANAGEMENT OF PENSIONER'S PROPERTY

27. Any pension authority may, if so authorized by the law of the province, and with the consent of the pensioner, assume the management of any property belonging to the pensioner.

28. Every pension authority shall be entitled to recover from a pensioner any sum improperly paid by way of pension whether as the result of the non-disclosure of facts, innocent or false representations or any other cause.

ACCOUNTING

29. Any sums due by Canada to any province in settlement of Canada's half share of the net amount expended by any province in the payment of pensions shall be ascertained as of the last day of March, June, September and December, and shall be paid as soon thereafter as possible.

30. In calculating the amount due by Canada to any province no account shall be taken of any sums which, under the provisions of the Act, such province is liable to reimburse another province or to be reimbursed by another province in respect of a pension granted therein or in such other province, nor shall any account be taken of the cost of administering or paying pensions.

31. In calculating the amount in which any province is liable to be reimbursed by another province under the provisions of section 10 of the Act, regard shall be had only to the net amount of the pension paid by the province to be reimbursed after deducting therefrom the amount payable by Canada on account of such pension.

32. Balances due by one province to another province under the provisions of the Act shall be settled quarterly as of the same date as the sums due by Canada are payable from time to time.

33. The Minister charged with the administration of the Act may at any time require the province to furnish information, detailed or otherwise, in connection with statements of account rendered by the province.

INTERPROVINCIAL BOARD

34. An Interprovincial Board is authorized to be established with powers to interpret and recommend alterations in the Regulations, such board to be appointed by the Governor in Council.

ALBERTA

REGULATIONS FOR THE ADMINISTRATION OF OLD AGE PENSIONS

His Honour the Lieutenant-Governor, by and with the advice of the Executive Council, has been pleased to order that (a) the Workmen's Compensation Board be and is hereby appointed as the Pension Authority, with the power and duty to administer and carry out the provisions of the *Old Age Pensions Act, 1927*, being chapter 156 of the Revised Statutes of Canada, 1927, and of *The Old Age Pensions Act, Alberta*, being chapter 24 of the Statutes of Alberta, 1929, the chairman of the board to be the Chief Executive Officer of the Authority; and (b) that the following Regulations be and are hereby made for the administration of the said Act:—

1. The Regulations made by the Governor in Council by Order in Council dated the 21st day of December, 1928, being P.C. 119-2298, are hereby adopted as Regulations under *The Old Age Pensions Act, Alberta*.

2. For the purpose of ascertaining whether a pensioner is residing in a municipality or an improvement district, the pensioner shall be required to furnish such information from time to time as the Pension Authority may from time to time determine.

3. In determining the fact of the place of residence of an applicant for a pension, the Pension Authority shall be guided by the following principles:—

- (1) If the applicant is at the time of application, or has been at any time within the preceding period of twelve months in receipt of relief as an indigent, or as an indigent sick person, the applicant shall be deemed to be a resident of the municipality, or improvement district, chargeable with such relief pursuant to the appropriate Municipal Act.
- (2) If the applicant is not at the time of application, and has not been within the preceding period of twelve months, in receipt of relief as an indigent or an indigent sick person from a municipality, or an improvement district, and is not the inmate of any charitable or public institution, he shall be deemed to be a resident of the municipality or improvement district in the province in which he last had his home for a period of six consecutive months.
- (3) If the applicant does not come within the provisions of either of the two preceding paragraphs he shall not be deemed to be a resident of any municipality or improvement district, so as to render any municipality or improvement district fund liable for contributions under the provisions of section 6 of the Act.

4. The Pension Authority shall give notice in writing to the clerk or secretary-treasurer in the case of a municipality, or to the Deputy Minister of Municipal Affairs in the case of an improvement district, of any pension allowed which the Pension Authority proposes to make a charge against such municipality or district. If the municipality does not dispute its liability in writing to the Pension Authority within ninety days of the date of the notice, the pensioner shall be deemed conclusively to be a resident of the municipality. If liability is disputed, the municipality or deputy minister shall, within the said period of ninety days, submit to the Pension Authority, in writing, the facts and circumstances relied upon to avoid liability, and as soon as may be after the expiration of the said period the Pension Authority shall, after such inquiry into the

matter as it deems proper, decide whether or not the pensioner was a resident of the municipality, or improvement district, as the case may be at the time the application for the pension was made, and such decision shall be final and conclusive and there shall be no appeal therefrom.

5. For the purpose of investigation into any circumstance relating to any application for any pension or any pensioner, the Pension Authority may request any department of the Government to cause inquiries to be made, and upon such request being made, such inquiry shall be made if and when reasonably possible, and the results of such inquiry shall be reported to the Pension Authority; and the cost of such inquiries shall be borne by the department making such inquiry.

6. The Pension Authority shall keep full and accurate accounts of all its financial transactions, in such form and manner as may be from time to time prescribed by the Treasury Board, and the same shall at all times be open to inspection and audit by the Provincial Auditor.

7. The Pension Authority shall prepare and deliver, in each month, to the Provincial Treasurer, a voucher for the total of all pensions payable for that month, and thereupon a cheque will be issued for the amount of the voucher and will be deposited to the credit of the Provincial Treasurer in a chartered bank in an account entitled: "Provincial Treasurer A/C *The Old Age Pensions Act, Alberta.*" Pension cheques shall be prepared by the Pension Authority, and shall be signed by one of the members of the Authority and shall be countersigned by the Provincial Auditor.

8. The board shall be entitled to receive from the Bureau of Vital Statistics any information and copies of any entry or certificate recorded therein, which may be required by the board in connection with any pension or application for a pension, without charge.

(O.C. 819-29) JOHN D. HUNT,
Clerk of the Executive Council.

Edmonton, Wednesday, July 10, 1929.

BRITISH COLUMBIA

CERTIFIED COPY OF A MINUTE of the Honourable the Executive Council, approved by His Honour the Lieutenant-Governor on the 17th day of August, A.D. 1927.

No. 844

To His Honour the Lieutenant-Governor in Council:

The undersigned has the honour to recommend:—

That under the provisions of section 7, of chapter 50 of the Statutes of British Columbia, 1926-27, being the "*Old Age Pension Act*", the following Regulations be and are hereby made:—

1. The Workmen's Compensation Board is authorized and directed to keep such records, books and accounts of the receipts and expenditures under this Act as may be necessary; to pay pensions monthly by bank cheque; and to do all such other acts and things as are incidental, conducive or necessary to the proper administration of the said Act and the "*Old Age Pensions Act*", being chapter 35, of the Statutes of Canada, 1927, and the Regulations made thereunder, and to the operation of the pension scheme therein contained.

2. Every person who makes application for a pension shall complete such forms and furnish such evidence and proofs of his claim from time to time as may be required by The Workmen's Compensation Board.

3. The Workmen's Compensation Board shall be entitled to obtain without charge from any government department any available information they may deem necessary in the administration of the "*Old Age Pensions Act*", chapter 35 of the Statutes of Canada, 1927, and the "*Old Age Pension Act*", chapter 50 of the Statutes of British Columbia, 1926-27.

Dated this 17th day of August, A.D. 1927.

"A. M. MANSON",
Attorney-General.

Approved this 17th day of August, A.D. 1927.

"J. D. MACLEAN,"
Presiding Member of the Executive Council.

MANITOBA

1108/28

TO HIS HONOUR

The Honourable THEODORE ARTHUR BURROWS, Lieutenant-Governor of the
Province of Manitoba

REPORT of a Committee of the Executive Council on matters referred to
their consideration

PRESENT:

The Honourable Mr. Bracken (in the chair),
Mr. Clubb,
Mr. Prefontaine,
Mr. Hoey,
Mr. Major,
Mr. Montgomery.

ON MATTERS OF STATE

May it please your Honour.

The Honourable the Attorney-General submits to Council a report
setting forth—

WHEREAS section 8 (1) of the "*Old Age Pensions Act*" being chapter
44, Statutes of Manitoba, 1928, is as follows:—

8. (1) The Lieutenant-Governor in Council may make such regulations, not
inconsistent with the provisions of this Act, with regard to the scheme of old age
pensions herein provided for, as he considers necessary for the proper administration
of this Act, and for regulating expenditures to be made thereunder.

AND WHEREAS it is expedient under said provisions to make certain
regulations.

On the recommendation of the Honourable the Minister, Committee
advise—

THAT the following regulations be and are hereby made under the said
Act:—

1. The Workmen's Compensation Board is authorized and directed to
keep such records, books and accounts of the receipts and expenditures
under this Act as may be necessary; to pay pensions monthly by bank
cheque; and to do all such other acts and things as are incidental, con-
ducive or necessary to the proper administration of the said Act and the
"*Old Age Pensions Act*," being chapter 35 of the Statutes of Canada, 1927,
and the regulations made thereunder, and to the operation of the pension
scheme therein contained.

2. Every person who makes application for a pension shall complete
such forms and furnish such evidence and proofs of his claim, from time to
time as may be required by the Workmen's Compensation Board.

3. The Workmen's Compensation Board shall be entitled to obtain
without charge from any government department any available information
they may deem necessary in the administration of the "*Old Age Pensions
Act*," chapter 35 of the Statutes of Canada, 1927, and the "*Old Age
Pensions Act*," chapter 44, Statutes of Manitoba, 1928.

Respectfully submitted,

"A. PREFONTAINE"

Executive Council Chamber, August 10, 1928.

For Chairman.

Approved, August 10, 1928.

THEO. A. BURROWS,
Lieutenant-Governor.

ONTARIO

REGULATIONS MADE PURSUANT TO THE OLD AGE PENSIONS ACT, 1929

CHAPTER 73, SECTION 14, BY THE LIEUTENANT-GOVERNOR IN COUNCIL ON
MAY 22, 1929

1. In these regulations:—

- (a) "Municipality" shall mean county, union of counties, city, separated town, or town of 10,000 or more population in a Provisional Judicial District.
- (b) "District" shall mean a Provisional Judicial District (excluding the cities and towns of 10,000 or more population therein) and the provisional county of Haliburton.

2. The board appointed for the purposes of the Act by the council of a municipality shall consist of five members. After the first appointment the members of such board shall be appointed annually by the municipal council at its first meeting in each year. The members of such boards shall hold office until their successors are appointed. At the first meeting, and thereafter at the first meeting in each year, a chairman shall be appointed.

3. In a district the local authority shall be a board composed of three persons to be appointed by the Lieutenant-Governor in Council, one of whom shall be appointed by the members of the board as chairman. The members of such boards appointed by the Lieutenant-Governor in Council shall hold office until their successors are appointed.

4. Application for a pension shall be in the form annexed hereto. With each application there shall be furnished the proofs as to age mentioned in such form and in the Dominion regulations, together with such other evidence and proofs of claim as the Commission may from time to time prescribe.

5. Applications must be made to the Local Authority of the municipality or district where the applicant resided on July 1, 1929, and after July 1, 1930, to the Local Authority of the municipality or district where the applicant then resides.

6. With regard to all applications received by a Local Authority on or before July 1, 1930, the residence of a pensioner shall be deemed to be the municipality or district where the pensioner resided on July 1, 1929, and after July 1, 1930, such residence shall be deemed to be the municipality or district where the pensioner then resides.

7. In case of the removal of a pensioner from a municipality such municipality shall be liable to contribute to the pension for one year after such removal, and after this period the municipality to which the pensioner has removed shall become liable to contribute towards such pension.

8. In case of the removal of a pensioner from a district to a municipality the municipality shall become liable to contribute towards such pension one year after such removal.

9. Where there is a dispute as to the residence of a pensioner such dispute shall be determined by the Commission whose decision shall be final and binding.

10. Where a pensioner moves outside a municipality or district where the pension was granted the Local Authority shall notify the Commission of the date of such removal and of the place to which the pensioner has gone.

11. The Local Authority shall investigate the circumstances connected with each application, and give its decision in writing upon each application. All original applications and proofs shall be forwarded to the Old Age Pensions Commission at Toronto. Each applicant for a pension shall within seven days of the decision of the Local Authority having been given be notified in writing by the Local Authority of such decision.

12. An appeal may be filed with the Commission by any applicant for a pension within one month from the date of the decision of the Local Authority. The Commission may in its discretion extend the time for appealing where it is shown that through incapacity or other reasonable circumstances it was not possible to give notice of appeal within the time mentioned.

13. There shall be the same right of appeal as provided for in the preceding regulations to the Commission from any Local Authority by any person who objects to the allowance of a pension or any part thereof.

14. Upon an appeal being made to the Commission notice in writing thereof shall be given to the Local Authority by the Commission. The Commission shall make such investigation as it deems necessary, and shall notify the person appealing and the Local Authority in writing of its decision.

15. Where an application has been received before November 1, 1929, and a pension has been granted the pension will be payable monthly thereafter by bank cheque. After that date every pension granted shall commence on the day after the application is received by the Local Authority, and in the event of the pension commencing on a day other than the first day of the month the first payment shall include such proportion of the pension as the balance of the month bears to the whole month.

16. In the event of the death of a pensioner any part of the pension unpaid may be paid to such person as the Commission considers equitably entitled thereto.

17. The Commission shall render monthly to the corporation of each municipality an account for twenty per centum of the pension for which such corporation is liable.

18. Any pension or part thereof granted may be paid to any statutory or other committee or trustee of the estate of the person to whom the pension is granted, or with the consent of the pensioner to any person or trust or corporate body undertaking or liable for the maintenance and care of any person to whom a pension is granted under the Act.

19. The Local Authority must notify the Commission of the death of any pensioner, or of any change that may occur in the family or financial condition of a pensioner, immediately upon becoming aware of same.

20. The Commission shall be entitled to recover from a pensioner any sum improperly paid by way of a pension whether as the result of the non-disclosure of facts, innocent or false representations or any other cause.

21. The Commission and any Local Authority shall be entitled to obtain without charge from any Government department of Ontario any available information deemed necessary in the administration of the "*Old Age Pensions Act, 1927*," chapter 35, Statutes of Canada, and the "*Old Age Pensions Act, 1929*," chapter 73, Statutes of Ontario.

SASKATCHEWAN

CERTIFIED A TRUE COPY OF A MINUTE of the Executive Council of Saskatchewan, dated at Regina on Friday, the twenty-seventh day of April, 1928, and approved by His Honour the Lieutenant-Governor.

The Executive Council has had under consideration a report from the Minister in charge of the administration of *The Old Age Pension Act, 1928*, bearing even date herewith, stating that under the provisions of section 7 of *The Old Age Pension Act, 1928*, it is expedient to make regulations governing the payment of old age pensions.

Upon consideration of the foregoing report and on the recommendation of the Minister in charge of the administration of *The Old Age Pension Act, 1928*, the Executive Council advises that your Honour's Order do issue approving the attached Regulations governing the payment of Old Age Pensions.

J. W. McLEOD,

Clerk of the Executive Council.

REGULATIONS GOVERNING THE PAYMENT OF OLD AGE PENSIONS

1. In these regulations, the expression—

Interpreta-
tion.

(1) "Act" means *The Old Age Pension Act, 1928*, chapter 75 of the Statutes of Saskatchewan, 1928;

(2) "Minister" means the minister from time to time in charge of the administration of *The Old Age Pension Act, 1928*;

(3) "Commissioner" means the Commissioner of Old Age Pensions.

2. The commissioner shall:

Duties of
commissioner.

(a) keep such books and records as may be necessary;

(b) do all such other acts and things as are incidental, conducive or necessary to the proper administration of the Act and the *Old Age Pensions Act*, chapter 156 of the Revised Statutes of Canada, 1927, and the regulations made thereunder, and to the operation of the pension scheme therein contained.

3. (1) Every applicant for a pension shall complete such forms and furnish such evidence and proofs of his claim as the minister may from time to time prescribe.

Applications
for pensions.

(2) No application shall be deemed to have been received by the commissioner unless it is made on the prescribed form.

4. The commissioner shall inquire into the merits of all applications for pensions and advise the minister as to the expediency of granting, continuing, altering or withdrawing the same.

Commission-
er's report.

5. No pension shall be paid, altered or withdrawn unless with the approval of the Minister.

Minister's
approval.

6. (1) The payment of any pension, or of any expense incurred in administration, shall be made upon a requisition in writing signed by the commissioner, directing the issue of a

Requisition
to treasury.

cheque by the Provincial Treasurer for the amount named in the requisition. Such direction shall be final and conclusive.

(2) Cheques shall be signed by the Deputy Provincial Treasurer and the Provincial Auditor or by such other officials as may be designated for the purpose by the Treasury Board.

Date of
Payment.

7. The payment of pensions shall be made at the end of each month.

Amount
of first
Payment.

8. In the event of a pension commencing on a day other than the first day of the month the first payment shall be such proportion of the monthly pension as the balance of the month bears to the whole month.

Evidence of
signature
of pensioner.

9. (1) Every cheque issued in payment of a pension shall be indorsed by the payee in the presence and over the signature of the manager or the accountant of a bank, a doctor, clergyman, justice of the peace, postmaster or the secretary treasurer of any town, village or rural municipality, who shall sign a certificate which shall appear on the back of the cheque in the following form:—

“I hereby certify that the person by whom this cheque is indorsed is the payee and that he resides in the province of Saskatchewan at.....”

(name of place)

(2) The Provincial Treasurer may, in any exceptional case, designate a person other than those mentioned in Subsection (1), who may sign the said certificate.

Statutory
declaration
of pensioner.

10. Every pensioner shall from time to time, when so required by the commissioner, on a form to be provided by him, furnish a statutory declaration or a witnessed certificate that he is the person to whom the pension is payable, and shall give such other information as the commissioner may from time to time require.

Duty of
departments
to supply
information.

11. The commissioner shall be entitled to obtain without charge from any department of the Government of Saskatchewan any available information which he may deem necessary in the administration of the Act or the *Old Age Pensions Act*, chapter 156 of the Revised Statutes of Canada, 1927.

NORTHWEST TERRITORIES

P.C. 114

AT THE GOVERNMENT HOUSE AT OTTAWA

FRIDAY, the 25th day of January, 1929.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL

WHEREAS by section 6 of the *Old Age Pensions Act*, Revised Statutes of Canada, 1927, chapter 156, it is provided that:—

As soon as agreements under this Act have been made with two of the provinces adjoining the Northwest Territories, the Commissioner of the said Territories may submit to the Governor in Council for approval a scheme for the administration and payment of pensions therein, and upon the approval of such scheme, the same shall stand, in all respects other than its duration, in the same position as an agreement with a province.

AND WHEREAS agreements under the said Act have been made with the provinces of British Columbia, Saskatchewan and Manitoba;

AND WHEREAS the Minister of the Interior recommends, on the advice of the Commissioner of the Northwest Territories, approval of the following scheme for the administration and payment of pensions in the said Northwest Territories:—

1. The Department of Labour is authorized and directed to pay pensions monthly by bank cheque to persons of the Northwest Territories who qualify therefor under the provisions of the *Old Age Pensions Act* and Regulations made thereunder; to keep such records and books of accounts of receipts and expenditures as may be necessary and to do all such other acts and things as are incidental, conducive or necessary to the proper administration of old age pensions in the Northwest Territories under the provisions of the said Act.

2. Every person of the Northwest Territories who makes application for a pension shall complete such forms and furnish such evidence and proofs of claim from time to time as may be required by the Department of Labour.

3. All sums required for the payment of such pensions shall be advanced from time to time on the certificate of the Minister of Finance out of such moneys belonging to the Consolidated Revenue Fund of Canada not otherwise appropriated.

THEREFORE His Excellency the Governor General in Council is pleased to approve the said scheme and it is hereby approved accordingly.

E. J. LEMAIRE,
Clerk of the Privy Council.

ALBERTA

MEMORANDUM OF AGREEMENT made the 22nd day of July, A.D.
1929

BETWEEN

THE GOVERNOR GENERAL OF THE DOMINION OF CANADA IN COUNCIL,
represented by the Minister of Labour for Canada, hereinafter called
"The Dominion,"

of the First Part,

AND

THE LIEUTENANT-GOVERNOR OF THE PROVINCE OF ALBERTA IN COUNCIL,
represented by the Provincial Secretary for Alberta, hereinafter called
"The Province,"

of the Second Part.

WHEREAS by the "*Old Age Pensions Act*," being chapter 156 of the Revised Statutes of Canada, 1927, the Governor in Council is authorized to make an agreement with the Lieutenant-Governor in Council of any province for the payment to such province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by such province for pensions pursuant to a provincial statute authorizing and providing for the payment of such pensions to the persons and under the conditions specified in the said Act and the Regulations made thereunder, and which Act and Regulations together with such alterations in these Regulations as may be made from time to time with the consent of the province are hereinafter called the "Dominion Act";

AND WHEREAS the "*Old Age Pensions Act, Alberta*," being chapter 24 of the Statutes of Alberta, 1929 (hereinafter called the "Provincial Act"), by section 3 thereof empowers the Lieutenant-Governor in Council to enter into an agreement with the Governor in Council of the character contemplated in the Dominion Act for the provision of pensions in accordance with sections 3, 8 and 9 of the Dominion Act, and by section 9 (a) thereof empowers the Lieutenant-Governor in Council to provide for the payment of such pensions;

AND WHEREAS the Minister of Labour for Canada and the Provincial Secretary for Alberta have been respectively authorized by the parties hereto to enter into an agreement in the terms hereinafter set forth;

Now, in consideration of the premises and the respective agreements by and on behalf of the parties hereto, hereinafter set forth, this memorandum witnesseth:

(1) On, from and after the First day of August, 1929, the province agrees to pay to each person who, upon application by such person, is found by the pension authority to be entitled to receive a pension under the provisions of the Dominion Act, the sum of two hundred and forty (\$240) dollars yearly, each of such payments to be subject to reduction as provided by the Dominion Act, and all of such payments, whether as to amount or otherwise, to be subject to and governed by the provisions of the Dominion Act.

(2) The province further agrees on its part to comply with all the provisions, stipulations, provisos and conditions contained in the Dominion Act.

(3) The Dominion agrees to pay to the province quarterly in accordance with and subject to the provisions of the said Dominion Act an amount equal to one-half of the net sum paid out during the preceding quarter by the province, pursuant to the provisions of this agreement.

IN WITNESS WHEREOF the parties hereto have hereunto set their hands and seals, the day and year first above written.

Signed, Sealed and Delivered in the	}	(Sgd.) PETER HEENAN,
presence of		<i>Minister of Labour for Canada.</i>
(Sgd.) ALFRED FARMILO,		(Sgd.) J. E. BROWNLEE,
(Sgd.) GEO. LATHAM.		<i>Provincial Secretary for Alberta.</i>

BRITISH COLUMBIA

MEMORANDUM OF AGREEMENT made the seventeenth day of August, A.D. 1927

BETWEEN

The GOVERNOR GENERAL IN COUNCIL OF THE DOMINION OF CANADA, represented by the Minister of Labour for Canada, hereinafter called "The Dominion".

Of the First Part,

AND

The LIEUTENANT-GOVERNOR IN COUNCIL OF THE PROVINCE OF BRITISH COLUMBIA, represented by the Minister of Labour for British Columbia, hereinafter called "The Province",

Of the Second Part.

WHEREAS by the "*Old Age Pension Act*" of British Columbia, hereinafter called the Provincial Act, the Lieutenant-Governor in Council is in effect authorized to enter into an agreement with the Governor General in Council as to a general scheme of old age pensions in the province, pursuant to the provisions of "*The Old Age Pensions Act, 1927*," of Canada, and the regulations made thereunder, said Act and Regulations together with such alterations in the Regulations as may be made from time to time with the consent of the province being hereinafter called the "Dominion Act", and for the payment by the Dominion to the province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by the province for old age pensions pursuant to the provisions of the Provincial Act and Order of the Lieutenant-Governor in Council hereinafter referred to;

AND WHEREAS section 3 of the Provincial Act provides, in effect, that the Lieutenant-Governor in Council may by order authorize and provide for the payment of old age pensions to the persons and under the conditions specified in the Dominion Act;

AND WHEREAS by order of the Lieutenant-Governor in Council dated the seventeenth day of August, A.D. 1927, provision has been made for payment of the said old age pensions pursuant to the terms of this agreement;

AND WHEREAS under the provisions of the Dominion Act the Governor in Council is in effect authorized to enter into an agreement with the province for the payment to the province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by the province for pensions pursuant to the Provincial Act, and providing for the payment of such pensions under the conditions specified in the Dominion Act;

AND WHEREAS the Governor in Council has by Order in Council of the 25th June, 1927 (P.C. 42/1232), made regulations under the powers conferred by the *Old Age Pensions Act, 1927*;

AND WHEREAS the Governor in Council has approved the scheme for the administration of pensions proposed to be adopted by the province and which scheme of administration is set out in the Order of the Lieutenant-Governor in Council hereinbefore mentioned;

AND WHEREAS the Minister of Labour for Canada, and the Minister of Labour for British Columbia have been respectively authorized by the parties hereto to enter into an agreement in the terms hereinafter set forth;

Now, in consideration of the premises and the respective agreements by and on behalf of the parties hereto, hereinafter set forth, this memorandum of agreement witnesseth:

(1) On, from and after the first day of September, 1927, the province agrees to pay to each person who, upon application by such person, is found by the pension authority to be entitled to receive a pension under the provisions of the Dominion Act, the sum of two hundred and forty dollars yearly, each of such payments to be subject to reduction as provided by the Dominion Act, and all of such payments, whether as to amount or otherwise, to be subject to and governed by the provisions of the Dominion Act.

(2) The province further agrees on its part to comply with all the provisions, stipulations, provisos and conditions contained in the Dominion Act.

(3) The Dominion agrees to pay to the province quarterly in accordance with and subject to the provisions of the said Dominion Act an amount equal to one-half of the net sum paid out during the preceding quarter by the province, pursuant to the provisions of this agreement.

IN WITNESS WHEREOF the parties hereto have hereunto set their hands and seals, the day and year first above written.

Signed, Sealed and Delivered in the	}	(Sgd.) PETER HEENAN,
presence of		<i>Minister of Labour for Canada.</i>
(Sgd.) C. N. SCHNARR,		(Sgd.) A. M. MANSON,
(Sgd.) MARY McQUEEN, Victoria, B.C.		<i>Minister of Labour for British Columbia.</i>

MANITOBA

MEMORANDUM OF AGREEMENT made the First day of September,
A.D. 1928

BETWEEN

THE GOVERNOR GENERAL OF THE DOMINION OF CANADA IN COUNCIL,
represented by the Minister of Labour for Canada, hereinafter called
"the Dominion,"

of the First Part,

AND

THE LIEUTENANT-GOVERNOR OF THE PROVINCE OF MANITOBA IN COUNCIL,
represented by the Attorney-General of Manitoba, hereinafter called
"the Province,"

of the Second Part.

WHEREAS by the "*Old Age Pensions Act*," being chapter 44 of the Statutes of Manitoba, 1928, hereinafter called the "*Provincial Act*," the Lieutenant-Governor in Council is in effect authorized to enter into an agreement with the Governor General in Council as to a general scheme of old age pensions in the province, pursuant to the provisions of the Dominion *Old Age Pensions Act*, being chapter 156 of the Revised Statutes of Canada, 1927, and the Regulations made thereunder, said Act and Regulations together with such alterations in the Regulations as may be made from time to time with the consent of the province being hereinafter called the "*Dominion Act*," and for the payment by the Dominion to the province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by the province for old age pensions pursuant to the provisions of the Provincial Act; and

WHEREAS section 4 of the Provincial Act provides, in effect, that the Lieutenant-Governor in Council may by order authorize and provide for the payment of old age pensions to the persons and under the conditions specified in the Dominion Act; and

WHEREAS by order of the Lieutenant-Governor in Council dated the day of, 19..., provision has been made for payment of the said old age pensions pursuant to the terms of this agreement; and

WHEREAS under the provisions of the Dominion Act the Governor in Council is in effect authorized to enter into an agreement with the province for the payment to the province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by the province for pensions pursuant to the Provincial Act, and providing for the payment of such pensions under the conditions specified in the Dominion Act; and

WHEREAS the Minister of Labour for Canada, and the Attorney-General of Manitoba have been respectively authorized by the parties hereto to enter into an agreement in the terms hereinafter set forth.

Now, in consideration of the premises and the respective agreements by and on behalf of the parties hereto, hereinafter set forth, this memorandum of agreement witnesseth:

(1) From and after the first day of September, 1928, the province agrees to pay to each person who, upon application by such person, is found by the pension authority to be entitled to receive a pension under the provisions of the Dominion Act, the sum of two hundred and forty dollars yearly, each of such payments to be subject to reduction as provided by the Dominion Act, and all of such payments, whether as to amount or otherwise, to be subject to and governed by the provisions of the Dominion Act.

(2) The province further agrees on its part to comply with all the provisions, stipulations, provisos and conditions contained in the Dominion Act.

(3) The Dominion agrees to pay to the province quarterly in accordance with and subject to the provisions of the said Dominion Act an amount equal to one-half of the net sum paid out during the preceding quarter by the province, pursuant to the provisions of this agreement.

IN WITNESS WHEREOF the parties hereto have hereunto set their hands and seals, the day and year first above written.

Signed, Sealed and Delivered in the
presence of
RAMSAY MACDONALD,
Member of the Privy Council.
JOHN BRACKEN,
Premier of Manitoba.

PETER HEENAN,
Minister of Labour for Canada.
[Seal]
W. J. MAJOR,
Attorney-General of Manitoba.
[Seal]

ONTARIO

MEMORANDUM OF AGREEMENT made the 11th day of June, A.D.
1929

BETWEEN

THE GOVERNOR GENERAL OF THE DOMINION OF CANADA IN COUNCIL,
represented by the Minister of Labour for Canada, hereinafter called
"the Dominion,"

of the First Part,

AND

THE LIEUTENANT-GOVERNOR OF THE PROVINCE OF ONTARIO IN COUNCIL,
represented by the Prime Minister of Ontario, hereinafter called
"the Province,"

of the Second Part.

WHEREAS by the *Old Age Pensions Act, 1929*, of Ontario, hereinafter called the "Provincial Act," the Lieutenant-Governor in Council is in effect authorized to enter into an agreement with the Governor General in Council as to a general scheme of old age pensions in the Province, pursuant to the provisions of the "*Old Age Pensions Act*," being Chapter 156 of the Revised Statutes of Canada, 1927, and the regulations made thereunder, said Act and regulations together with such alterations in the regulations as may be made from time to time with the consent of the Province being hereinafter called the "Dominion Act," and for the payment by the Dominion to the Province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by the Province for old age pensions pursuant to the provisions of the Provincial Act and Order of the Lieutenant-Governor in Council hereinafter referred to; and

WHEREAS section 4 of the Provincial Act provides, in effect, that the Lieutenant-Governor in Council may by Order authorize and provide for the payment of old age pensions to the persons and under the conditions specified in the Dominion Act; and

WHEREAS by Order of the Lieutenant-Governor in Council dated the 22nd day of May, 1929, provision has been made for payment of the said old age pensions pursuant to the terms of this agreement; and

WHEREAS under the provisions of the Dominion Act the Governor in Council is in effect authorized to enter into agreement with the Province for the payment to the Province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by the Province for pensions pursuant to the Provincial Act, and providing for the payment of such pensions under the conditions specified in the Dominion Act; and

WHEREAS the Governor in Council has by Order in Council of the 21st December, 1928 (P.C. 119/2298), made regulations under the powers conferred by the *Old Age Pensions Act* of Canada; and

WHEREAS the Minister of Labour for Canada, and the Prime Minister for Ontario have been respectively authorized by the parties hereto to enter into an agreement in the terms hereinafter set forth.

Now, in consideration of the premises and the respective agreements by and on behalf of the parties hereto, hereinafter set forth, this memorandum of agreement witnesseth:

(1) On, from and after the first day of November, 1929, the Province agrees to pay to each person who, upon application by such person is found by the pension authority to be entitled to receive a pension under the provisions of the Dominion Act, the sum of two hundred and forty dollars yearly, each of such payments to be subject to reduction as provided by the Dominion Act, and all of such payments, whether as to amount or otherwise, to be subject to and governed by the provisions of the Dominion Act.

(2) The Province further agrees on its part to comply with all the provisions, stipulations, provisos and conditions contained in the Dominion Act.

(3) The Dominion agrees to pay to the Province quarterly in accordance with and subject to the provisions of the Dominion Act an amount equal to one-half of the net sum paid out during the preceding quarter by the province, pursuant to the provisions of this agreement.

IN WITNESS WHEREOF the parties hereto have hereunto set their hands and seals, the day and year first above written.

Signed, Sealed and Delivered in the
presence of
(Sgd.) HUMPHREY MITCHELL.
(Sgd.) J. A. ELLIS.

(Sgd.) PETER HEENAN,
Minister of Labour for Canada.
(Sgd.) G. H. FERGUSON,
Prime Minister for Ontario.

SASKATCHEWAN

MEMORANDUM OF AGREEMENT made the Ninth day of May,
A.D. 1928

BETWEEN

The GOVERNOR GENERAL OF THE DOMINION OF CANADA IN COUNCIL, represented by the Minister of Labour for Canada, hereinafter called "the Dominion,"

Of the First Part,

AND

The LIEUTENANT-GOVERNOR OF THE PROVINCE OF SASKATCHEWAN IN COUNCIL, represented by the Minister in charge of the administration of *The Old Age Pension Act, 1928*, hereinafter called "the Province",

Of the Second Part.

WHEREAS by *The Old Age Pension Act, 1928*, of Saskatchewan, hereinafter called the Provincial Act, the Lieutenant-Governor in Council is in effect authorized to enter into an agreement with the Governor General in Council, as to a general scheme of old age pensions in the province, pursuant to the provisions of the *Old Age Pensions Act* of Canada, and the Regulations made thereunder, said Act and Regulations together with such alterations in the Regulations as may be made from time to time with the consent of the province being hereinafter called the Dominion Act, and for the payment by the Dominion to the province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by the province for old age pensions pursuant to the provisions of the Provincial Act and Order of the Lieutenant-Governor in Council hereinafter referred to; and

WHEREAS section 3 of the Provincial Act provides, in effect, that the Lieutenant-Governor in Council may by order authorize and provide for the payment of old age pensions to the persons and under the conditions specified in the Dominion Act; and

WHEREAS by Order of the Lieutenant-Governor in Council dated the twenty-seventh day of April, A.D., 1928, provision has been made for payment of the said old age pensions pursuant to the terms of this agreement; and

WHEREAS under the provisions of the Dominion Act the Governor in Council is in effect authorized to enter into an agreement with the province for the payment to the province quarterly of an amount equal to one-half of the net sum paid out during the preceding quarter by the province for pensions pursuant to the Provincial Act, and providing for the payment of such pensions under the conditions specified in the Dominion Act; and

WHEREAS the Governor in Council has by Order in Council of the 25th June, 1927, (P.C. 42/1232), made Regulations under the powers conferred by the *Old Age Pensions Act* of Canada, which Regulations have been amended by Order in Council of 26th September, 1927, (P.C. 66/1882) and Order in Council of 16th January, 1928, (P.C. 66/81); and

WHEREAS the Governor in Council has approved the scheme for the administration of pensions proposed to be adopted by the province and which scheme of administration is set out in the Order of the Lieutenant-Governor in Council hereinbefore mentioned; and

WHEREAS the Minister of Labour for Canada, and the Minister in charge of the administration of *The Old Age Pension Act, 1928*, of Saskatchewan, have been respectively authorized by the parties hereto to enter into an agreement in the terms hereinafter set forth.

Now, in consideration of the premises and the respective agreements by and on behalf of the parties hereto, hereinafter set forth, this memorandum of agreement witnesseth:

(1) On, from and after the first day of May, 1928, the province agrees to pay to each person who, upon application by such person, is found by the pension authority to be entitled to receive a pension under the provisions of the Dominion Act, the sum of two hundred and forty dollars yearly, each of such payments to be subject to reduction as provided by the Dominion Act, and all of such payments, whether as to amount or otherwise, to be subject to and governed by the provisions of the Dominion Act.

(2) The province further agrees on its part to comply with all the provisions, stipulations, provisos and conditions contained in the Dominion Act.

(3) The Dominion agrees to pay to the province quarterly in accordance with and subject to the provisions of the said Dominion Act an amount equal to one-half of the net sum paid out during the preceding quarter by the province, pursuant to the provisions of this agreement.

IN WITNESS WHEREOF the parties hereto have hereunto set their hands and seals, the day and year first above written.

Signed, Sealed and Delivered

in the presence of

(Sgd.) V. A. CATHRO

(Sgd.) W. L. MACKENZIE KING

PETER HEENAN,
Minister of Labour for Canada.

(Sgd.) C. M. HAMILTON,
Minister in Charge of the Administration of The Old Age Pension Act, 1928, Saskatchewan.

V.—Officials Administering Old Age Pensions in Canada

DOMINION

Hon. Peter Heenan, Minister of Labour, Department of Labour, Ottawa.
H. H. Ward, Deputy Minister of Labour, Department of Labour, Ottawa.
G. H. Brown, Assistant Deputy Minister of Labour, Department of Labour, Ottawa.
J. D. O'Neill, Departmental Solicitor, Department of Labour, Ottawa.
E. A. Thomas, Departmental Accountant, Department of Labour, Ottawa.
F. E. Harrison, Auditor, Department of Labour, 306 Royal Trust Building, Vancouver, B.C.
W. M. Macintosh, Auditor, Department of Labour, 712 Commercial Building, Winnipeg, Man.

INTERPROVINCIAL BOARD

J. D. O'Neill, Chairman, Department of Labour, Ottawa.
E. S. H. Winn, K.C., 402 Pender street west, Vancouver, B.C.
F. J. Reynolds, Provincial Office Building, Regina, Sask.
Major C. K. Newcombe, Manitoba Telephone System Building, Winnipeg, Man.
Hon. Dr. D. Jamieson, Parliament Buildings, Toronto, Ont.
Alex. Ross, Qu'Appelle Building, Edmonton, Alta.

ALBERTA

Hon. J. E. Brownlee, Premier and Provincial Secretary, Edmonton, Alta.
Alexander Ross, Chairman, Workmen's Compensation Board, Qu'Appelle Building, Edmonton, Alta.
Walter F. McNeill, Commissioner, Workmen's Compensation Board, Qu'Appelle Building, Edmonton, Alta.
James A. Kinney, Commissioner, Workmen's Compensation Board, Qu'Appelle Building, Edmonton, Alta.
Frederick D. Noble, Secretary, Workmen's Compensation Board, Qu'Appelle Building, Edmonton, Alta.
G. W. Waistell, Superintendent of Old Age Pensions, Qu'Appelle Building, Edmonton, Alta.

ALBERTA BOARD OF REVIEW

Mr. Justice J. D. Hyndman, Appellate Division, Supreme Court of Alberta, Edmonton, Alta.
Elmer E. Roper, Secretary, Alberta Federation of Labour, Edmonton, Alta.
Edward Rinchbeck, Spruce Grove, Alta.

BRITISH COLUMBIA

Hon. W. A. McKenzie, Minister of Labour, Victoria, B.C.
E. S. H. Winn, Chairman, Workmen's Compensation Board, 402 Pender street west, Vancouver, B.C.
H. B. Gilmour, Commissioner, Workmen's Compensation Board, 402 Pender street west, Vancouver, B.C.
Parker Williams, Commissioner, Workmen's Compensation Board, 402 Pender street west, Vancouver, B.C.

MANITOBA

Hon. W. J. Major, Attorney General, Winnipeg, Man.
Major C. K. Newcombe, Chairman, Workmen's Compensation Board, Winnipeg, Man.
George E. Carpenter, Director, Workmen's Compensation Board, Winnipeg, Man.
Fred G. Dixon, Director, Workmen's Compensation Board, Winnipeg, Man.
Nicholas Fletcher, Secretary, Workmen's Compensation Board, Winnipeg, Man.
P. V. E. Jones, Assistant Secretary, Workmen's Compensation Board, Winnipeg, Man.

ONTARIO

Hon. Forbes Godfrey, Minister of Labour, Toronto, Ont.
 Hon. Dr. D. Jamieson, Chairman, Old Age Pension Commission, Parliament Buildings,
 Toronto.
 J. A. Ellis, Commissioner, Old Age Pension Commission, Parliament Buildings,
 Toronto.

LOCAL BOARDS

CITIES—

BELLEVILLE—

Mayor Greenleaf, 10 Foundary street, Chairman.
 Mrs. W. C. Mikel, 285 Charles street.
 W. J. Hall, 208 George street.
 Charles Hanna, 102 E. Moira street.
 Miss Helena Lynch, 263 George street, Secretary.

BRANTFORD—

Finance Committee—

J. D. Ansell, 165 Erie Avenue, Chairman.
 E. A. Danby, 67 Murray street.
 T. E. Brittain, 8 Mt. Pleasant street.
 G. F. Sterne, 135 Elgin street.
 W. J. Hempel, 58 William street.
 His Worship, Mayor Beckett, City Hall.
 E. J. Campbell, City Hall, Secretary.

CHATHAM—

W. M. Foreman, Clerk-Treasurer.
 A. J. McGregor.
 John McCorvie.
 Mrs. W. A. Hadley.
 Wm. Stead.

FORT WILLIAM—

His Worship, Mayor Darrell, City Hall.
 F. W. Fraser, c/o Cameron Heap Co.
 Mrs. T. E. Dean, 315 Catherine street.
 Gilbert Hartley, 307 Pruden street.
 J. R. Pattison, 510 N. John street.
 A. McNaughton, City Clerk.

GALT—

Dr. W. S. McKay, 57 Main street, Chairman.
 James M. Knechtel, 265 Main street.
 David Fraser, 64 Pollock street.
 Mrs. Margaret Secord, 67 Cambridge street.
 Mrs. H. Zinn, 116 Wellington street.
 Chas. T. Chesney, City Treasurer, Secretary.

GUELPH—

John Armstrong, 22 Sydenham street, Chairman.
 Robert G. Johnston, 27 Woolwich street.
 Mts. J. J. Drew, 407 Woolwich street.
 Wm. Hilborn, Manager, Canadian Bank of Commerce, Guelph.
 Frank Howard, 22 Glasgow street.
 Wm. Stephens, City Hall, Secretary (pro tem).

HAMILTON—

Board of Control.
 Relief Officer acting as Secretary.

KINGSTON—

W. H. Craig, City Hall, Chairman.
 Samuel S. Corbett, 246 Princess street.
 Ambrose Shea, 39 Brock street.
 Dr. S. J. Keyes, 255 Queen street.
 Thos. W. Milo, 186 Johnson street.
 W. W. Sands, City Hall, City Clerk, Secretary.

KITCHENER—

E. E. Ratz, 14 Rose street, Chairman.
 J. E. Bilger, 178 Queen street north.
 M. Phillips, c/o Government Employment Bureau, Yonge street.
 Rev. M. S. Hinsperger, Duke street.
 Rev. G. Taylor Munro, 22 Maynard avenue.
 Miss D. M. Jackson, City Hall, Secretary.

LONDON—

Ald. A. M. Towe, 351 Richmond street.
 Ald. G. F. McKay, 412 Rectory street.
 Ald. F. H. Curran, Box 179.
 Ald. F. B. Kilbourne, 3 Cove Road.
 S. Baker, City Clerk.

NIAGARA FALLS—

The City Council.
 H. E. Goddard, City Manager, Secretary.

NORTH BAY—

C. O. Baker, 76 Jane street, Chairman.
 W. Aubry, 103 Main street east.
 Wm. J. Dreany, 108 First avenue east.
 Mrs. Laura B. Kerby, 100 First avenue east.
 A. T. Smith, 8 Main street east.
 H. Freeman, 123 Cassell street, Secretary.

OSHAWA—

C. J. Wilcox.
 H. M. Gilchrist.
 Rev. Father Bench.
 Mrs. Frank Robson.
 Mrs. Edith C. Myers.
 Miss Dorothy Farncomb.

OTTAWA—

Controller Gerald Sims, Chairman, City Hall.
 Ald. T. E. Dansereau, City Hall.
 Ald. Samuel Crooks, City Hall.
 Mrs. Justina Sears, 140 Wellington street.
 Major C. S. Ford, Secretary, City Hall.

OWEN SOUND—

Mayor D. A. Christie, Chairman.
 Ald. A. M. Bunt.
 Ald. W. P. Clendenning.
 Ald. J. C. Tennant.
 C. C. Middlebro, City Clerk, Secretary.

PETERBOROUGH—

F. Adams, Chairman.
 Ald. W. Stocker.
 F. Fairen.
 J. D. Stenton.
 A. D. Methers.
 S. R. Armstrong, Secretary.

PORT ARTHUR—

The Finance Committee of Council.
 T. F. Milne, City Clerk, Secretary.

ST. CATHARINES—

Mayor John D. Wright, 55 Geneva street.
 Ald. Frank C. McCordick, 2 Chestnut street.
 Ald. Walter D. Burns, 25 Bank of Nova Scotia Bldg.
 Ald. Peter Brant, 39 Ontario street south.
 Ald. Frank A. Wilson, 33 Queen street.

ST. THOMAS—

Mrs. J. D. Lamont, 664-8 Talbot street.
 Mrs. L. D. Marlatt, 66 Wellington street.
 A. P. Conley, 595-7 Talbot street.
 Ald. John Lane, 10 Erie street.
 Gladstone Whitworth, 1 Scott avenue, Secretary.

SARNIA—

W. R. Dawson, 170 Queen street, Chairman.
 Mrs. Mary Norwood, 133 Margaret street.
 W. D. McCart, 350 North Christina street.
 Ed. J. Blake, 165 Richard street.
 Omer F. Lewis, 263 Ontario street, Secretary.

SAULT STE. MARIE—

John C. Shipley, 278 Third avenue, Chairman.
 H. Sargeant, 1066 Queen street east.
 Wm. J. Jeffreys, 32 Euclid road.
 J. G. Blain, 330 Queen street east.
 John J. O'Connor, 6 Queen street east.
 Harold Tolley, City Hall, Secretary.

STRATFORD—

Mrs. John J. Neil, 110 Brunswick street.
 Thos. Ballantyne, City Hall.
 Harry C. Clark, 212 Queen street.
 Wm. B. Osborne, 3 Grant street.
 Arthur J. Pigeon, 154 Cobourg street.

TORONTO—

Dr. Gordon P. Jackson, M.B., D.Ph., 1534 Queen street west, Chairman.
 Mr. J. O'Connor, Room 202, C.P.R. Bldg., Vice-Chairman.
 Mrs. W. L. McFarland, 87 Roxborough drive.
 Mr. John Dillon, 30 Endean avenue.
 Mr. C. M. Carrie, 619 Euclid avenue.
 Mr. Bert Merson, Room 104, Manning Chambers, Secretary.

WELLAND—

J. H. Staley, 56 Regent street, Chairman.
 James A. Hughes, 200 Hellems avenue.
 H. H. Hilder, 28 North Main street.
 John Volz, 62 Ross street.
 Frank Springer, 59 Merriitt street west.
 J. D. Watt, City Clerk's office, Secretary.

WINDSOR—

Dr. Reni Casgrain, 141 Pitt street west, Chairman.
 Miss Helen Bartlett, Victoria avenue.
 Ald. Chas. D. Fraser, 550 Bruce street.
 John A. McKeown, 465 Goyeau street.
 Mrs. M. E. Fotheringham, City Hall, Secretary.

WOODSTOCK—

Mayor John W. Sales, 70 Finkle street, Chairman.
 Ald. Colin E. Sutherland, 513 Adelaide street.
 Ald. Fred Childs, 109 Winnett street.
 Ald. John Utting, 30 Wellington street north.
 Ald. George A. Cuthbert, 860 Dundas street.
 Arthur B. Lee, City Clerk, City Hall, Secretary.

EAST WINDSOR—

Theodore Pratt, 189 Sandwich street east, Chairman.
 Thos. Chick, 224 Sandwich street east.
 John Hebert, 277 Albert road.
 O. W. Hiberdy, 61 Jos. Janisse avenue.
 Bruce Williams, 1228 Pillette road.
 J. F. Foster, City Hall, Secretary.

COUNTIES—

BRANT—

R. J. McCormick, R.R. No. 4, Paris.
 Cuthbert M. Burt, St. George.
 Jeroam Kinsella, Cathcart.
 Wm. T. Thompson, Paris.
 Miss Ida Montgomery, Brantford, Secretary.

BRUCE—

James Byers, Wiarton.
 Wm. J. McKay, R.R. No. 2, Ripley.
 John W. Sinclair, R.R. No. 2, Tara.
 J. C. Tolmie, Southampton.
 Campbell Grant, Walkerton, Secretary.

CARLETON—

W. Hemphill, Richmond, Chairman.
 R. H. Washington, County Court House, Ottawa, Secretary.
 Board is composed of Warden's Committee.

DUFFERIN—

R. W. Brett, Shelburne.
 Robt. Lang, Grand Valley.
 John Burnside, Grand Valley.
 Wm. Ferris, Shelburne.
 W. H. Hunter, Orangeville, Secretary.

ELGIN—

W. S. Stalker, R.R. No. 1, Rodney.
 Dugald Blue, Dutton.
 Wilson H. Mills, Sparta.
 Dr. C. Sinclair, Aylmer.
 W. W. Keddie, R.R. No. 1, Belmont.

ESSEX—

E. P. Tellier, St. Joachim.
 R. A. Halford, Maidstone.
 E. S. Scratch, Cottam.
 Ed. Crimmins, Amherstburg.
 D. M. Eagle, Sandwich, Secretary.

FRONTENAC—

W. R. Aylesworth, Cataragui, Chairman.
 J. W. Bradshaw, County Clerk, will act as Secretary, Court House, Kingston.
 County Council will act.

GREY—

Hector C. Moody, Dundalk, Chairman.
 W. L. Taylor, Singhampton.
 Jos. H. Fretter, R.R. No. 2, Woodward.
 Chas. Widmeyer, Neustadt.
 Fred H. Rutherford, County Clerk, Court House, Owen Sound, Secretary.

HALDIMAND—

W. H. Wingfield, Dunnville, Chairman.
 Archie McDonald, Lowbanks.
 R. S. Colter, Cayuga.
 W. J. Saunders, Jarvis.
 Harriison Arrell, Caledonia, Secretary.

HALTON—

W. H. Morden, Oakville, Chairman.
 J. W. Breekon, Burlington.
 G. E. Cleave, R.R. No. 1, Norval.
 Donald Campbell, Moffatt.
 J. W. Blain, Milton.

HASTINGS—

Chas. Thompson, Madoc, Chairman.
 R. M. Mitchell, R.R. No. 6, Belleville.
 Henry Jaryett, Fort Stewart.
 Geo. A. Bailey, Harold.
 Jas. W. Haggerty, County Treasurer, 228 Church street, Belleville, Secretary.

HURON—

W. J. Henderson, Wingham, Chairman.
 Roland Kennedy, Seaforth.
 Robt. Higgins, Hensall.
 J. W. Craigie, Goderich.
 Geo. Holman, County Clerk, Goderich, Secretary.

KENT—

John Vance, Thamesville.
 N. A. Roszell, Ridgetown.
 J. A. McDonald, Wheatley.
 R. J. Wilson, Charing Cross.
 W. M. Abraham, County Clerk, Chatham, Secretary.

LAMBTON—

W. G. Connolly, Watford.
 F. C. Eastman, Arkona.
 Wm. Culbert, Wyoming.
 Fred Noyie, Mooretown.
 J. A. Huey, County Clerk, Sarnia, Secretary.

LANARK—

T. J. Devlin, Perth.
 Ben. Willis, Lanark.
 Wm. Baird, Carleton Place.
 Peter McCallum, Almonte.
 R. N. McCreary, Pakenham.

LENNOX AND ADDINGTON—

County Council.

LEEDS AND GRENVILLE—

James A. Sanderson, Oxford Station, Chairman.
 James Holmes, Spencerville.
 Waldon Myers, Portland.
 Walter M. Hanton, Jasper.
 Wm. Jelly, County Clerk, Brockville, Secretary.

LINCOLN—

F. A. Oakes, Grimsby.
 R. E. Book, Smithville.
 S. H. Shields, Beamsville.
 J. A. Swayze, R.R. No. 2, St. Catharines.
 Jas. MacPhee, Niagara-on-the-Lake.

MIDDLESEX—

R. S. Douglas, R.R. No. 2, Ilderton, Chairman.
 T. H. Martin, R.R. No. 1, Denfield.
 J. W. Laidlaw, Wilton Grove.
 Bernie Galbraith, Appin.
 Alfred Comfort, R.R. No. 1, Mt. Brydges.
 John Stuart, County Clerk, London, Secretary.

NORFOLK—

C. D. Renner, R.R. No. 5, Waterford.
 Roy Marshall, Silver Hill.
 W. D. Robertson, R.R. No. 5, Tillsonburg.
 J. H. Misner, Port Dover.
 Jonathan Porter, County Clerk, Simcoe, Secretary.

NORTHUMBERLAND AND DURHAM—

J. H. Davidson, Cobourg, Chairman.
 O. C. Pomeroy, Castleton.
 C. H. Curtiss, Warkworth.
 T. H. Knight, Bowmanville.
 J. A. Vance, Cobourg, Secretary.

ONTARIO—

Roy Park, R.R. No. 1, Cannington.
 James Read, Uptergrove.
 Gordon McLean, Uxbridge.
 J. M. Kenny, Whitby.
 E. L. Chapman, R.R. No. 1, Whitby.

OXFORD—

Henry Hanlon, Ingersoll, Chairman.
 Andrew Baxter, Brownsville.
 Charles Brink, Beachville.
 James Dance, R.R. No. 2, Paris.
 R. B. Langdon, R.R. No. 5, Embro.
 A. E. Roth, Clerk-Treasurer, Woodstock, Secretary.

PEEL—

John T. Jamieson, R.R. No. 1, Cooksville.
 Wm. J. Beatty, Brampton.
 N. S. Lindsay, R.R. No. 3, Malton.
 B. C. Thompson, Port Credit.
 W. J. Wilson, Belfountain.
 David Wilson, Brampton, Secretary.

PERTH—

Arthur Mutton, Mitchell, Chairman.
 Dr. P. L. Tye, Milverton.
 Henry Leinweber, Tavistock.
 A. M. Cross, R.R. No. 3, Listowel.
 J. J. Brown, R.R. No. 1, Sebringville, Secretary.

PETERBOROUGH

H. B. Rye, Claraday, Chairman, Member of County Council.
 John Clark, Kinmount, Member of County Council.
 Jas. Hawthorne, Warsaw, Member of County Council.
 M. E. Smithson, R.R. No. 8, Peterboro, Member of County Council.
 J. F. Breckenridge, R.R. No. 2, Havelock, Member of County Council.
 M. E. Elliott, Court House, Peterboro, Secretary.

PRESCOTT AND RUSSELL—

J. A. Brisson, Casselman, Joint Secretary.
 Denis Harbie, Hawkesbury, Joint Secretary.

PRINCE EDWARD—

Peter Collier, Picton, Chairman.
 H. D. Cleminson, Wellington.
 M. B. Weese, R.R. No. 1, Rednersville.
 H. Y. Cooper, Bloomfield.
 Malcolm Parks, Woodrout.
 E. A. Adams, Picton, Secretary.

RENFREW—

T. S. Church, Arnprior, Chairman.
 W. A. Moore, Renfrew.
 Andrew Moran, Killaloe Station.
 M. Quilty, R.R. No. 4, Renfrew.
 Geo. D. Biggs, Pembroke, Secretary.

SIMCOE—

J. J. McKnight, Tottenham, Chairman.
 Chas. Denney, Egbert.
 Michael Asselin, Perkinsfield.
 Jos. Spicher, Stayner.
 J. T. Simpson, Barrie, Secretary.

STORMONT, DUNDAS AND GLENGARRY—

Henry Williams, Cornwall, Chairman.
 J. R. McLachlan, Lancaster.
 G. D. Pollock, Berwick.
 J. A. McCrimmon, Dunvegan.
 W. Hamilton, Chesterville, Secretary.

VICTORIA—

J. A. McGillivray, R.R. No. 2, Brechin, Chairman.
 Charles Lamb, Lindsay.
 J. W. Elliott, Dunsford.
 A. D. McIntyre, Woodville.
 F. L. Weldon, Court House, Lindsay, Secretary.

WATERLOO—

Wm. J. Knight, R.R. No. 1, Millbank, Chairman.
 C. T. Groh, Hespeler.
 Norman Snider, R.R. No. 2, West Montrose.
 Henry Griffin, Ayr.
 Fred Debus, New Hamburg, Secretary.

WELLINGTON—

Robert J. Holton, R.R. No. 3, Clifford.
 George W. Dodge, R.R. No. 4, Kenilworth.
 William Whitelaw, R.R. No. 7, Guelph.
 The Warden of the County.
 James Beattie, Fergus, Secretary.

WENTWORTH—

S. H. McCombe, Stoney Creek, Chairman.
 A. E. Smuck, Dundas.
 Mark Brooks, R.R. No. 1, Jerseyville.
 J. R. Routledge, 495 Wellington street, Hamilton, Secretary.

YORK—

E. G. Westbury, 324 Silverthorn avenue, Toronto.
 J. M. Leslie, 10 Rivercourt Road, Toronto.
 J. S. Osborne, R.R. No. 1, Newmarket.
 E. M. Legge, King.
 H. E. Beckett, Continental Life Bldg., Toronto, Secretary.

HALIBURTON—

Clayton W. Hodgson, Haliburton.
 James R. Finley, Tory Hill.
 Ben J. Sawyer, Maple Lake.
 H. B. Feir, Haliburton, Clerk of the Board.

TOWNS—

BROCKVILLE—

John J. Hall, 83 Pearl street west, Chairman.
 Harry R. Phillips, 225 Pearl street west.
 Thomas J. Dunn, 44 Pearl street west.
 Newell L. MacDowell, 75 Park street.
 Geo. K. Dewey, Victoria Building, Secretary.

GANANOQUE—

Garfield G. Hood, Acting Chairman.
 J. C. Linklater.
 Lieut-Col. Frank Mooney.
 Miss Mabel Carpenter.
 Jas. A. Thomson, Acting Secretary.

INGERSOLL—

R. J. Robertson, Chairman.
 E. C. Corbett.
 Chas. White.
 M. J. Comiskey.
 R. McNiven, Town Hall, Secretary.

PRESCOTT—

Mayor W. J. Taugher.
 W. P. McCarthy.
 John L. Reid.
 G. B. Jenkinson.
 W. J. Ranson.

ST. MARYS—

L. Harston, Chairman.
 D. L. O'Brien.
 R. S. Graham.
 Dr. W. F. Brown.
 W. N. Harrison.
 J. W. White, Secretary.

SMITH'S FALLS—

C. B. Houston, Chairman.
 Mrs. Chas. O'Reilly.
 D. F. Jamieson.
 Harry Sutton.
 Jno. A. Clark, Secretary.

SUDBURY—

Dr. H. H. Arthur.
 Dr. J. R. Hurtubise.
 J. S. Gill.
 John Frawley.
 His Worship Mayor C. Bibby.
 W. J. Ross, Town Clerk, Secretary.

TIMMINS—

Mayor G. S. Drew, Chairman.
 A. G. Carson.
 R. Richardson.
 P. Dougall.
 H. Charlebois.
 C. P. Ramsay.
 A. Caron.
 I. E. Dunn, Secretary.

TRENTON—

The Town Council.
 P. J. O'Rourke, Clerk.

WALKERVILLE—

Dr. C. W. Hoare, Devonshire road, Chairman.
 W. M. Grant, Devonshire road, Vice-Chairman.
 Mrs. J. H. Coburn, 134 Argyle road.
 Mrs. O. C. Tillman, 61 Victoria road.
 H. L. Berry, Box 53, Secretary.

DISTRICTS—

ALGOMA—

Albert Grigg, Bruce Mines.
 Jules Moranville, Blind River.
 R. E. Armstrong, Massey.

COCHRANE—

G. A. McDonald, Timmins, Chairman.
 Richard Carter, Kirkland Lake.
 E. K. Ebbitt, Iroquois Falls, Secretary.

KENORA—

Dr. W. J. Gunne, Kenora.
 Dr. D. G. Dingwall, Dryden.
 George E. Farlinger, Sioux Lookout.

MANITOULIN—

Rev. E. Weeks, Little Current.
 Rev. W. T. Swainson, Gore Bay.
 Edward Anthurs, Espanola.

MUSKOKA—

Joseph G. Myers, Bracebridge, Chairman.
 Wesley John Smith, Box 302, Huntsville.
 Rev. John B. Lindsell, Gravenhurst, Secretary.

NIPISSING—

Charles A. Find, Mattawa.
Gordon M. Brady, North Bay.
Arthur Jackman, North Bay.

PARRY SOUND—

Fred Walton, Parry Sound, Chairman.
L. F. Robertson, Powassan.
David S. Litster, Burks Falls, Secretary.

RAINY RIVER—

Norman L. Croome, Fort Frances, Chairman.
H. V. Maltby, Fort Frances.
F. H. Huffman, Fort Frances, Secretary.

SUDBURY—

Joseph S. Gill, Sudbury.
J. C. Gravelle, Sudbury.
Thos. J. Godfrey, Chapleau.

TEMISKAMING—

John Clark, Englehart, Chairman.
R. R. Woods, New Liskeard.
A. K. Roberts, Cobalt, Secretary.

THUNDER BAY—

Samuel Wright, Port Arthur.
Morris Jones, Relief Officer, Port Arthur.
Mrs. E. G. Heslop, Port Arthur, Secretary.

SASKATCHEWAN

Hon. Dr. F. Monroe, Minister in charge of Child Welfare Act, Regina, Sask.
F. J. Reynolds, Commissioner, Bureau of Child Welfare, Regina, Sask.
Edward J. Oliver, Superintendent of Old Age Pensions, Provincial Office Building,
Regina, Sask.
Samuel J. Adlam, Inspector, Bureau of Child Welfare, Provincial Office Building,
Regina, Sask.



